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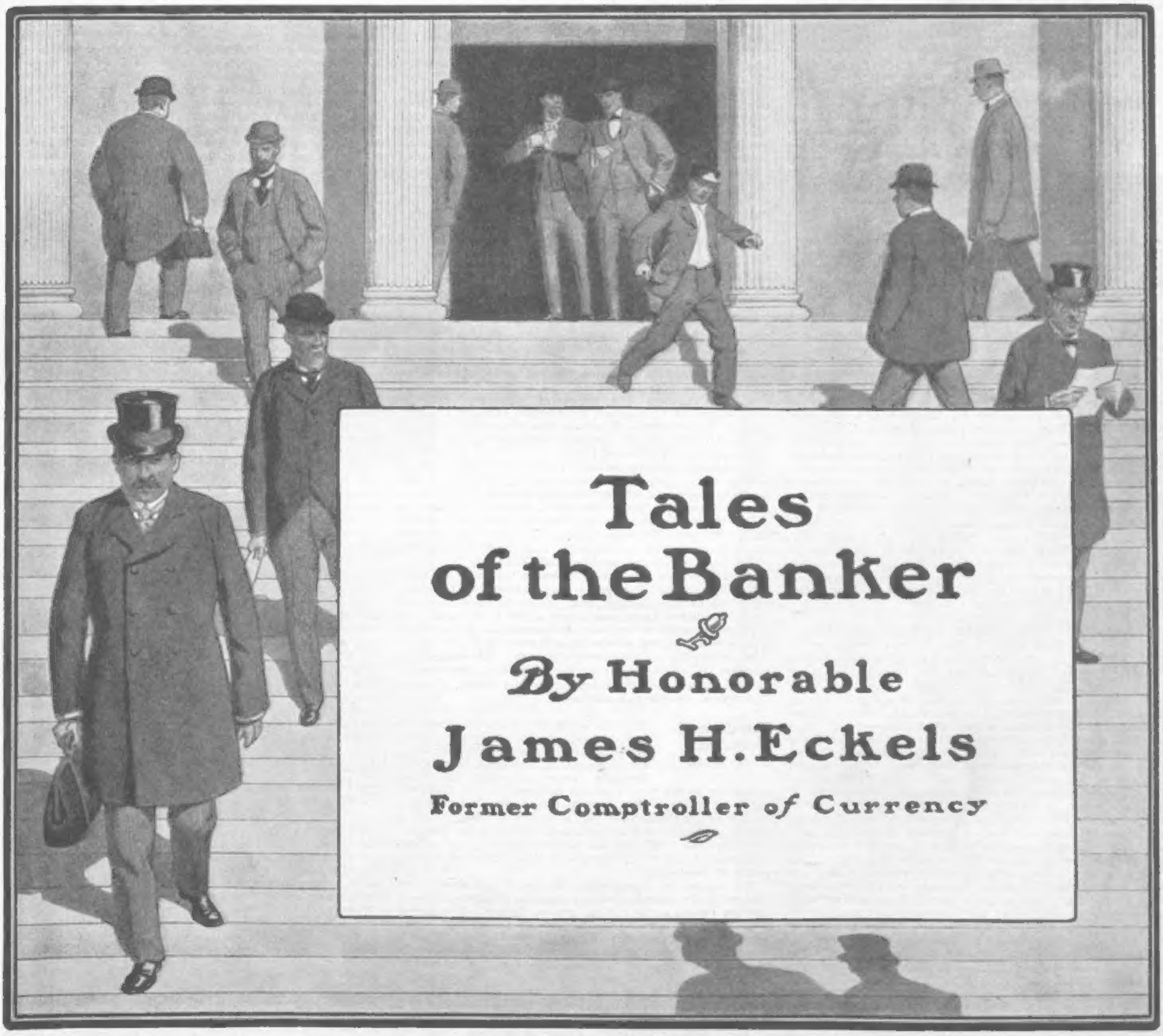

Tales of the Banker

By Honorable

James H. Eckels

Former Comptroller of Currency

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TALES OF THE BANKER

By James H. Eckels, Ex-Comptroller of the Currency

I PROPOSE in this, the first of a series of articles upon the subject of banks and banking, to write wholly of the details which enter into the organization and management of a large city institution, intending, in others which will follow, to deal with matters, I trust, of more readable interest though possibly more largely within the knowledge of the general public, than the exceeding dry but nevertheless very important mechanism of daily banking operations. The revolution of modern banking from a system of small importance in a restricted field of operations to one of a commanding position in every line of business which goes to make up the world's trade and commerce is one of the most notable things in the development of the social and business life of the people. The close relations established between the public and the banks and the need of a continuing mutual trust and respect warrant the belief that any knowledge gained by the patrons of them as to the care taken in the management of the minute details of accounting and bookkeeping, on the part of those who make up the managerial and clerical force, will not be unappreciated.

It has been found with the growth of banks that the safe, economic and expeditious handling of the vast volume of transactions passing daily through the office of a large city bank requires above all else perfection of systematic method. It would seem hardly necessary to suggest that no system for the conduct of such a business could be safe or satisfactory (to say nothing of approaching perfection) unless provision were made for the same careful attention to the minutest detail that is given to larger and more important affairs. The bank must preserve in permanent form clear and concise records of each transaction, however small. Clerks in charge of minor affairs must render the same faithful accounting that is exacted of those in higher positions through whose hands flow daily, in an endless stream, hundreds of thousands of dollars. Responsibility for the purchase of a paper of pins must be as well defined as the responsibility of executive officers who invest the funds of the bank.

The Division into Various Departments

The formation and maintenance of a system productive of such results, when applied in actual practice, necessitate a division of the clerical work into many distinct departments. Over each division there is placed a responsible head to whom the officers look for the proper conduct of the work in his charge. While the various departments are conducted independently, each keeping separate books, recording its own transactions, and balancing its own cash, all are intimately connected. The result of the daily transactions is returned to the General Accounting Department, where final balances are struck and the daily statement of the condition of the bank is made.

In the nature of things the clerical work must differ in many respects from that in a mercantile or manufacturing establishment. In such lines of business it is usually considered sufficient if a general statement of the condition of the business can be obtained once, or at most twice, a year. The process of stock-taking and closing books is slow and tedious; sometimes, according to the character of the business, it may be weeks, or even months, from a given date before the true condition of the business can be ascertained. The manager of the bank, keenly alive to the interests of his institution, and sensitive to every condition in the business world that may affect it, must have a balance sheet of the business before him each day. He must keep his hand upon the throttle. The funds of the bank must not be idle. He must know how they are employed and how distributed; he must know when to lend and when to call loans; he must know when his reserves are excessive and when they should be replenished; he must anticipate the legitimate requirements of his patrons and be prepared to meet them.

While accurate knowledge of the daily condition of the bank is essential to its successful conduct, it is not more important than to determine, with unfailing certainty, not only once a day, but at a moment's notice at any hour of the day, the status of any particular individual account among those of the thousands of its patrons. Each individual account must be balanced and the means must be at hand to have the correctness of the balance instantly proved. Interests of the gravest importance may be jeopardized by the incorrect entry of a check or a deposit. But human nature is fallible, and despite the most perfect system yet devised such errors will sometimes occur. In a properly organized office such mistakes, when they do happen, should be quickly discovered and the possibility of the occurrence should be guarded with utmost care. From the bank's point of view, to decline to pay a check is not serious if the depositor actually has not the amount to his credit, but when payment is refused by reason of a mistake it may become the source of much loss and annoyance. It should be borne in mind the measure of damage which the bank or its patron might suffer by reason of a blunder is not necessarily limited to the amount apparently involved in the transaction.

As an illustration of this I may cite an incident which came to my knowledge some years ago. A depositor gave his check for the amount of premium due on a policy of insurance on his life. By mistake of a clerk it appeared that his account at the bank was not good for the amount, and accordingly the check was refused payment, protested and returned to the insurance company. In the meantime the policy lapsed. The bank, discovering its error, promptly explained the mistake to the insurance company, and offered to pay the amount in arrears with costs and penalties. This was declined unless the insured could stand a satisfactory physical examination. The examination was made, the insurance rejected and shortly afterward the person died. The insurance company was clearly not liable, according to the terms of its policy, but the estate of the deceased sought and obtained damages against the bank for the full amount of the insurance and costs.

How Bank Organization is Specialized

All detail work pertaining to the management of a bank is under the direct personal supervision of the officers, but for the purpose of this article such work will not be considered a part of the machinery of the bank, although in well-organized institutions each officer has specific duties that are arduous and exacting. Excluding the executive, the staff of a large city bank may be classified into the following general divisions, each of which is subdivided into various departments. I wish to take up each division separately, and briefly to review its distinctive organization, and the relation of its departments to another. The important ones are those of Accounting and the Clerical Department, of which I wish to treat at some length. I take it that the public generally know of the divisions: receiving and distributing, credit, correspondence, police and labor.

In addition to these general divisions which pertain to the routine work of domestic banking, many of the very large banks have special divisions, having to do with Foreign Banking; Purchase and Sale of Bonds and Investment Securities; Safety Deposit Vaults. But as the work of such special divisions does not constitute a necessary part of ordinary banking, it is not necessary to consider them in this description of the organization and machinery of the bank.

The Division of Accounting embraces the entire system of books of account. The system may be simple or elaborate, according to the character and volume of business of the bank. In no two large institutions would it be possible to find systems alike throughout all departments, but since the results to be attained are the same in every bank, the underlying principles are necessarily the same. The Accounting Division is subdivided into the following departments: general books; individual books; country books; discount department; auditing department.

The General Books and Their Uses

As is to be inferred from the name, the general books contain all the general and representative accounts—that is to say, the accounts that the bank keeps itself. Roughly, these accounts are those appearing in the bank's official statements with which the public is familiar. The general books show the aggregate amount of the resources of the bank and of what the assets consist, and also the total amount of liabilities and how they are distributed. Usually the accounts of the principal correspondent banks where reserves are held are carried in these books for convenience.

The aggregate transactions of every department are reduced at the close of business each day to abstract figures, and the results carried to the general ledger. This ledger is the centre to which the books of all accounting departments converge, and with which they must agree. What is shown daily in each accounting department *in detail* on its own books is shown at the close of business in the general books *in total*. To illustrate: If the aggregate amount of cash received in a day from all sources exceeds the total amount disbursed in all departments, this fact is shown by a corresponding increase in the total of the "Cash Account," or the "General Ledger." From the general ledger the daily statement of the condition of the bank is made up, and the correctness of the work in all accounting departments proved. How the daily proof is obtained will be illustrated from time to time as the working of the departments is reviewed.

On the individual ledgers are carried, under alphabetical arrangement, the accounts of all individual depositors. Each depositor, however large or small, must have a separate and individual account, in which are recorded every deposit made and every check paid on that account. In large banks it would not be possible to carry on a single ledger the vast number of personal accounts, and even if it were possible to do so one man could not keep them. Therefore the books are subdivided into as many sets as may be required to handle the work expeditiously. One large ledger will contain the accounts of persons whose names commence with A, B and C, and for convenience may be designated as the "first set." The next ledger will contain the names commencing with D, E and F, and may be called the "second set," and so on to the end.

The Ledger Keeper and His Work

The ledger keeper and his assistant in charge of one of these sets are not required to do any other work, but they are held strictly responsible for the correct keeping of accounts in their ledger, and they must have the work completed, every account balanced and proved, before the commencement of the following day's business. They are also required to keep their work well in hand during business hours of the day, and to enter checks and deposits into the ledger as rapidly as received, so that the precise status of an account may be determined instantly at any time of the day. Here it may be interesting to note that ledger keepers do not receive their work directly from the various departments. It would give rise to needless confusion, and to disagreements between clerks in case of the loss or misplacement of an item, and would involve, as well, a vast amount of labor in locating errors and in fixing the responsibility for them. It would also necessitate the keeper of each set of books carrying memoranda of the amount of checks and deposits received during the day from various other departments. To avoid these pitfalls, some of the larger banks have inaugurated a department which, for want of a better name, may be called the "transit department," constituting a sort of miniature internal clearing house for all departments and forming a connecting link between them. Each receiving department, instead of assorting checks and deposits for each ledger keeper separately, delivers the items in bulk to the transit department and receives an initialed receipt for the sum total. The transit department assorts the items and charges them out against each separate ledger keeper. This affords a record and a proof of the aggregate amount of items received from each department against all other departments, and also provides the means of obtaining a receipt from each ledger keeper for each particular item delivered to him for entry in his books.

It is the duty of the ledger keeper, on receiving his work from the transit department, to check off the items as listed against him to see that the amounts are correctly set down, to foot the total, and to initial the footing, thus acknowledging that he has received the items. His assistant then assorts the checks and deposit tickets alphabetically, when they are immediately entered into their respective ledger accounts. Before the ledger keeper's work is done he is required to obtain two proofs of the day's work. First, it must be shown that the total checks and deposits have been correctly entered; and second, that each particular check or deposit has been entered to the debit or to the credit of the proper account. The first proof is obtained by comparison with the figures sent to the general books by the Transit Department. The general ledger shows in total each day the amount of deposit balances on each set of individual ledgers on the previous day. By adding to such balance the deposits received for the current day, and deducting the checks paid that day, the net balance that must be shown on each set of ledgers can be proved in advance. When the work is done and the figures turned in by the individual ledger keeper, if they agree with the general ledger keeper's proof they are "OK'd." If they do not agree, the ledger keeper and his assistant must check their work, locate and correct the error.

Statement Clerks and Their Checks

While this first or preliminary proof is being obtained, the checks and deposit slips have been passed along to the "statement clerks," who work independently of the ledger keepers. The items are entered in detail on separate statements kept for each depositor, and the balances on each account extended. The statement clerks then "call back" their work—that is, compare the balance on each account with the corresponding balance shown on the deposit ledger, and if the work thus duplicated is found to agree in every account it is considered "proved." The theory is that, while an error may be made in either department, it is not probable that two departments working independently will make the *same* error in the *same* account. Such might, and does sometimes, occur; but where there are so many accounts and so many entries, the law of chance reduces the risk of error to the vanishing point. This will explain why large banks have abandoned the old custom of writing up pass-books. They now keep statements written up and proved daily for each depositor. Such a method as has been shown not only prevents mistakes—or, rather, "catches" them when made—but also effectually prevents

Editor's Note—Other papers in this series will appear at brief intervals.

fraud on the part of any bookkeeper, except through collusion with clerks in other departments; even then rendering it difficult and short-lived because of the system now in vogue of shifting bookkeepers frequently from one set of books to another without notice.

There are two general systems for keeping individual accounts. One is the old style debit and credit ledger, with a daily balance book that is footed and proved at the close of business each day; the other system is shorter and dispenses with both the journal and balance book. It is commonly known as the "Boston System," in which the balances on each account are extended daily, footed and proved, as explained heretofore. Each system possesses advantages in certain respects over the other; but owing to the necessity for economy, for rapid and accurate work, and for quick proof, the Boston system is growing in popularity, even among the largest and most conservative banks.

The country books are distinguished from the individual or city books principally in name. The title is a convenient one to designate the books on which are kept the accounts of correspondent banks, firms and individuals not located in the city, or those who make their deposits by remittances through the mails and not over the counter. In all essential details the books are the same, the routine work and methods of proof are identical, except that it is the duty of country ledger keepers to advise by mail all amounts that are entered to the credit of depositors' accounts, and the duty of statement clerks to mail daily statements or transcripts to all correspondents desiring them.

The chief clerk is required to see that at least once a month a statement is sent to each out-of-town depositor and that within a reasonable time the account is acknowledged correct. This acknowledgment, for obvious reasons, should be over the signature of some authorized person. If such acknowledgment is not received within a week or ten days, the matter is brought to the attention of the officers, and if, after one or two polite requests, it is still not forthcoming, prudent banks request the depositor to close his account. However, such a drastic measure is seldom required, for every prudent banker appreciates the importance of promptly checking and reporting upon statements, and seldom is more than a gentle reminder from the city bank required.

Importance of the Discount Department

In the discount books are kept the records of the Discount Department. The work of the department is entirely clerical, but highly important. In the discount ledger a separate account is kept with each borrower, showing on one side the amount of his direct liability, as payer, for money borrowed, and on the other the amount of his indirect liability as indorser or guarantor. The date of each note, its maturity, and other necessary details are indicated, and also whether or not collateral is held to secure the obligation. The necessary auxiliary books in a well-organized discount department are the journal, in which are entered the daily transactions in numerical order, showing all details in regard to the bills discounted; a maturity register, or "tickler," showing the loans maturing from day to day; a collateral register, in which a detailed record is kept of the kind, quantity and value of all collaterals lodged against loans, and of all changes or substitutions of collaterals; and a balance book, on which is drawn off at regular intervals, from the discount ledger, a list of all loans and discounts, which is footed and proved with the amount called for by the general books. The system of proving the totals in this department, each day, with the general ledger, is practically the same as explained for other departments. Of course strong bill books are provided for filing notes and bills in the order of maturity, and also receptacles for the safe keeping of non-negotiable securities. With the large banks it is customary for valuable collaterals to be kept in the vaults in the custody of an officer.

With the Discount Department is practically completed the review of the general system. There are, of course, a multitude of other books, all of them necessary and important in properly preserving the records of the bank, but they are for the most part auxiliary in their character and merely departmental registers, records or cash books, that may not properly be considered books of account. There remains only to touch upon the work of the Auditing Department, which has general supervision over the books in all departments. It is the duty of the auditor, as frequently as possible, to review the work of every ledger keeper and accountant, and carefully to test the correctness of his books; to hedge about the general system of accounting all practicable safeguards; to locate the weak spots and to correct them; to examine into the accounting systems of other large banks, and, if possible, to improve upon them; and, generally, to keep the office accounting up to a high degree of efficiency and safety.

The Clerical Division and What it Means

In the Clerical Division, the importance of which is not to be underestimated, are grouped the various departments for handling routine work that does not involve the keeping of accounts. The principal ones are: city collections, country collections, clearings, in and out, messengers, voucher clerks, stationery, stores and supplies, and purchasing.

The names of the departments are sufficient in most cases to indicate the character and scope of the work performed in them. The term "city collections" is applied to all items received for collection or acceptance, payable in the city but not through the clearing house. All these items must be presented to the drawee by messengers, or by mail notices if the drawees do not reside within the business district covered by the bank's messenger service. The items when received are carefully recorded in registers, notation being made of the names of the drawees, the name of person or bank from whom received, and of all instructions with reference to protest, delivery of documents, telegraphing advice of payment and of other details necessary to insure the carrying out of the wishes of the depositor or correspondent. They are then delivered to messengers and presented for payment, or are held, according to the instructions.

The country collections are all items payable outside of the city, received from depositors over the counter, or from correspondent banks by mail. They are handled in much the same way as city collections, except that presentation is necessarily made through the medium of some correspondent bank. Great care is used to insure the speedy presentation of every item and that the instructions given by the depositor or correspondent are correctly recorded in the books of the bank and faithfully transmitted to the correspondent to whom the item is sent. The liability of a collecting bank in such cases is very great, and in the aggregate,

(Concluded on Page 18)

Reid at Fayal

1814

By John Williamson Palmer

A cliff-locked port and a bluff sea-wall,
And a craggy rampart, brown and bold;
Proud Pico's bastions towering tall,
And a castle dumb and cold.

The scream of a gull where a porpoise rolls;
And the flash of a home-bound fisher's blade,
Where the ghostly boom of the drumfish tolls
For wrecks that the reef has made.

A grim, dun ridge, and a thin, gray beach,
And the swish and the swash of the sleepless tide;
And the moonlight masking the reef's long reach,
Where the lurking breakers hide.

And under the castle's senseless walls
(Santa Cruz, old and cold and dumb),
Where only the prying sea-mew calls,
And the harbor beetles hum,

A Yankee craft at her cabin swings:
"All's well!" the cheery lookout sings.
But the skipper counts his sleeping crew,
His guns, and his drowsy ensign, too:
—Says he, "They'll do!"

For the skipper marks, tho' he makes no sign,
Frigate and corvette and ship of the line,
Rounding the headland into the light:
"Three Union Jacks and a moonlight night!"
—Says he, "We'll Fight!"

Twelve launches cutting the silver bay;
Twenty score boarders called away,
And it's "Lively, brarnies, and let her go!"
With a rouse and a cheer and a "Yeo, ho, ho:"
—Says Reid, "Lie low!"

'Tis a song of havoc the cowlocks sing,
And Death marks time in the rower's swing;
'Tis a baleful glow on the spouting spray,
As the keels in their cruel lust make way
"Now, up and slay!"

Now up and play in the mad old game—
Ax and cutlass, fury and flame!
White breasts red-wet on the eider muck,
Proud hearts hurled back in the sprawling ruck:
—Says Reid, "Well struck!"

Pike and pistol, and dripping blade:
(So are the ghosts and the glory made.)
A curse for a groan, and a cheer for a yell:
Pale glut of Hate and red rapture of Hell!
—Says Reid, "All's well!"

All's well for the banner that dances free,
Where the mountains are shouting the news to the sea.
All's well for the bold, and all's ill for the strong,
In the fight and the flight that shall hold us long,
In tale and song.

The Artist on the Top Floor

By Evelyn Sharp

Christine frowned. It was not the moment at which any one would have wished to meet a young man

I

CHRISTINE frowned. It was not the moment at which any one would have wished to meet a young man. A saucepan, under the most favorable circumstances, could scarcely be called a personal adornment; and several saucepans, though held by the daintiest and whitest of feminine hands, were enough to make any one look ridiculous. If she had only left the saucepans to Hester and carried up sofa cushions, or something picturesque and interesting, herself! But—saucepans! It was exasperating; and she nearly stamped with vexation as she stood half-way up the staircase, wondering why the stupid fellow did not pass her and continue his way downstairs. Then she realized that the narrowness of the staircase and the angle at which she held the saucepans combined to prevent him.

"I—I beg your pardon!" she said hastily, and took a step upward. So did the young man—to save his person from the dangerous proximity of the saucepans; and they stood precisely as before.

"Won't you let me help you?" he suggested. It was a pardonable offer, considering that there seemed no possibility otherwise of his getting downstairs; but Christine, already ruffled and embarrassed, was pleased to think it officious. His manner, she decided impulsively, was effusive; and she hated effusive men. She was, by way of being a serious young woman herself, serious enough to play at earning her living because she thought it right for women to work, and young enough to think that all men should be strong, manly, large-minded, great-souled, and—reticent. Effusion, therefore, had no place in her ideal; and as for a fair mustache that hid a perpetual smile—that was altogether out of the picture.

"No, thank you!" she said, and struggled to dispose of the saucepans more conveniently.

"You'd better," advised the young man as the stubbornness of the largest and blackest of the three saucepans again threatened his personal safety. He had no idea that he was expected to be great-souled or any of those things; and it seemed quite reasonable to him that he should want to extricate a very charming girl from a delightfully unusual predicament. But Christine only saw the smile; and that finally condemned him, from her point of view.

"No, thank you," she repeated—crossly, this time, for the biggest saucepan was torturing her muscles up to the shoulder. She made a desperate effort to swing the thing round and so end the absurd situation; and she succeeded in lengthening it considerably.

"Now you must allow me!" cried the young man triumphantly, as the sudden removal of the principal obstacle in his way enabled him at last to pass her and spring downstairs, two steps at a time. He was preceded by a clanging, rebounding, blackened object, that rolled and tumbled and jumped and banged its way downward till it was brought up, unintentionally, by the skirts of an elderly lady, who was letting herself into her flat on the floor below.

"Is this your property, Mr. Merrington?" asked the lady with some severity. The immediate appearance of the young man, subsequent to that of the saucepan, led her to this conclusion, and also prevented her from rubbing a smarting ankle with a soothing hand.

Mr. Merrington contrived to remain smiling and unabashed.

"I was just endeavoring to make it mine, Miss Lindsey," he answered, picking it up gingerly. "I sincerely hope my carelessness——"

"Not at all!" Miss Lindsey shot at him in much anguish, and she limped inside her flat and shut the door sharply.

Maurice Merrington returned upstairs, swinging the saucepan and whistling gayly.

"Don't trouble," said Christine faintly, as he kept possession of her property and waited for her to lead the way.

"No trouble, I assure you!" cried the young man, following her upstairs. "Nothing I like better than saucepans, really; and this one is such a particularly nice and harmless——"

"It's a horrible saucepan!" interrupted Christine indignantly. She supposed he thought it amusing to ignore the shortcomings of this burnt and scarred veteran of her kitchen, and she was determined to show him that in this as in all things she preferred frankness to flattery. But Mr. Merrington rattled on unconsciously.

"Oh, don't be hard on it," he said, twirling it round cautiously as he spoke. "It mayn't be much to look at, perhaps, but——"

"Thank you," said Christine, holding out her hand for it as they reached her own half-open door.

"Pray allow me——" began Maurice eagerly, but she still held out her hand, and he yielded with all the grace that was possible.

"Is there anything else I can do for you?" he continued, lingering on the threshold. "I suppose you're just moving in, aren't you?"

"You surely don't suppose it is my custom to walk about carrying saucepans, do you?" cried Christine, begging his first question by answering his second. Then, conscious that there had been a touch of raillery in her tone, and quite convinced that she had no wish to encourage a young man with a smile and no soul, she added immediately by way of polite explanation: "I have been occupying a spare flat downstairs till my own was ready. That is why I am moving some of my things myself. I am sorry if I have taken up your time." And she shut the door on his protestations.

Her maid, coming in five minutes later with more utensils, found her sitting absently on the edge of a coal scuttle, reading a letter that had come for her two days before. The particular paragraph that required this sudden and inopportune study ran as follows:

"By the way, Teddy knows an artist on your top floor who might be of use in helping you to place your drawings. I forget his name at the moment, but he does a lot of illustrating and is very nice, my boy says. Would you like Teddy to give him an introduction to you? He is engaged to a sister of Ted's great Oxford chum," etc., etc.

"Please, Miss," said Hester for the third time, "the men want to know where they are to put the sofa."

Christine listened to her without hearing. "On the top floor!" she answered vaguely, still looking at her letter.

II

IT WAS pouring with rain, and Christine shivered as she looked out from the front door and scanned the deserted street. Not a cab was in sight, though Hester had gone to search for one more than ten minutes ago. Even the smell of warm, moist greenness, and the reviving life in the trees opposite, which had drooped so miserably only yesterday, did not compensate her for being kept waiting on a wet afternoon in this most deserted corner of Chelsea.

"Might I trouble you? Thanks!" said a voice from behind; and Maurice Merrington stepped past her and scanned the empty street in his turn. He raised his hat slightly, which, of course, was demanded by bare politeness. He also glanced at her, though, as if he courted recognition as well; and this, Christine thought, was entirely uncalled for. However, as he did not seem to be going, but pulled a whistle out of his pocket and began blowing it, she accepted the inevitable and bowed. It seemed as though Fate had destined her to be sandwiched with this tiresome and irrepressible young man in drafty and cramped corners.

"You won't get a cab," she remarked discouragingly. "Hester has been looking for one ever so long. And it's so wet," she added somewhat fatuously.

"Rain *is* wet," admitted the young man, even more fatuously. Seeing a frown gather behind her veil he hastened to repair his silly jest. "Chelsea is not a good place for cabs," he said with exceeding gravity, and blew a louder blast than before. It was answered this time by a welcome clash of bells in the distance, followed by a jumble of hoofs and a slide, which brought the desired hansom to the end of the street, where it paused doubtfully. Assailed by vigorous signs from the rain-bound couple in the doorway, it gathered up all its resources for another prolonged skid and a slither, scraping the curb with excruciating sounds all along the street, and ending with a terrific stumble on the spot where it was intended to stop. Having survived these successive perils without disaster, it stood still in a cloud of steam, and opened all over. But nobody accepted the invitation.

"Please take it!" begged Mr. Merrington, spreading his umbrella over Christine's new hat.

"Oh, no!" objected Christine. "It is distinctly yours, and you are probably in a hurry."

"Not in the least," declared Maurice. "Only a private view in Bond Street; and views can always wait."

Christine opened her mouth impulsively to say something—and said something else. "Hester will be back with my cab directly, you see," she pointed out lamely.

"Then I will take yours," said the young man promptly.

This was unanswerable; yet it seemed a shame to leave him to the doubtful issue of Hester's search. She glanced at him sidewise. He looked very well, in an ordinary smart London manner, and for the moment his appearance pleased her. She forgot he was effusive instead of reticent, and that he lacked soul—and she burned her ships.

"I am going to a private view in Bond Street, too," she confessed. "It seems a pity, considering the scarcity of cabs—and the rain—and everything—that we shouldn't both——"

And when Hester did return with her cab she was just in time to see her mistress drive off in another one with a strange young man; and for the next few seconds Hester endured language.

In the retreating hansom Christine was listening impatiently while her companion made commonplace and wholly unnecessary remarks about the position of Chelsea. It was so stupid of him, she reflected crossly, not to see that she wanted to explain her reasons for acting in such an unconventional manner. Maurice, of course, had no idea that there was anything to explain; but his was not a reflective nature.

The remarks came to an end in time, and Christine seized her opportunity.

"Mrs. Howard wrote me that her son Teddy was going to give you an introduction to me," she began; "so I was expecting that you would call on one of my Thursdays. They knew that your flat was over mine, and——"

A certain blankness that came into his face as she said this made her stop and hesitate. Decidedly, he was the most tactless of young men! Even if the introduction had not yet reached him, he need not have looked as if he had never heard of his best friend.

"Well, you do live on the top floor, don't you?" she demanded a little crossly.

"Certainly, yes—to be sure!" answered Maurice readily. He wished he could have acquiesced as easily in what she said about the introduction; but the name of Teddy Howard was quite unknown to him. Before he had time to say so, however, she had jumped to the illogical conclusion that he did not wish to continue an acquaintance for which, so far, he was distinctly responsible; and she became furiously anxious at once to explain to him that she was equally indifferent, and would not have mentioned the subject if Mrs. Howard had not placed her in such an awkward position.

"To be quite frank," she resumed hurriedly, "Mrs. Howard thought you might be good enough to give me some advice about placing my drawings. I was at school with the Hazlewood girls, too, and she knew that I should be interested in your engagement. Which one is it? The little dark one?"

She was quite pleased with herself for being so composed and natural. It therefore disconcerted her greatly to find that her companion was shaking with laughter.

Ridicule from a young man whom she was endeavoring to patronize set her tingling with wounded vanity. What had she said that was so enormously diverting? Naturally, she had no idea that her innocent observations had explained the whole mystery to Maurice. He realized now that she mistook him for Tom Inglebury, whose flat he had merely taken for the summer; and for the moment the humor of the situation overcame him. But when he turned to explain things to her he found her staring at him with such a hurt look on her face that he immediately forgot everything else in a desire to humble himself and bring back her smile again.

"Have I been so amusing, then?" he found her asking him in a cold, hard, little voice.

"Please forgive me! It wasn't you; I ought to be ashamed of myself—something I saw in the street we just passed! Awfully funny place, Chelsea, don't you know," he stammered, lying feebly in his confusion.

"Oh!" said Christine indifferently, looking straight in front of her.

He was a good-natured fellow, and he could not bear to think he had wounded her by his idiotic laughter. She was so young and so pretty, too, that her little spasmodic attempts at dignity only increased his interest in her. He certainly did not wish to disconcert her further by explaining the mistake she had made. Perhaps, too, he was not unwilling for his own sake to keep up the deception a little longer. Afterward, he could not imagine what had possessed him to think that it would be amusing to play her such a schoolboy's trick, or that it would be possible for any length of time to keep her from finding it out.

"It's odd, now, that you should know the Howards, and the Hazlewoods, and all those, isn't it?" he pursued recklessly. "Young Howard has never sent me that introduction, by the way. But it doesn't matter, does it?"

If he had not been such a boy at heart, in spite of his twenty-eight years, he could never have done it. Anyhow, he was in for it now, and it was something to see that her face was already softening.

"Is it the little dark one?" she asked again.

Maurice refrained rigidly from smiling. He had forgotten in his haste that he was also letting himself in for an engagement to some one he had never seen.

"Yes," he said boldly; "the little dark one." He glanced at her as he spoke. Christine was dark, too. "At

least," he continued, gazing at the poise of the dainty little head she kept so resolutely turned away from him, "she's got that sort of dark hair that's black in the shadows, and just glistens with brown shades where it catches the light. And she's a winsome little creature!" he wound up enthusiastically.

She turned and smiled at him then. "Tell me about her," she said in a friendly tone.

This, however, Maurice seemed in no hurry to do. It had just occurred to him that if he was to play another man's part, it would be as well to find out first how much she knew about the other man.

"Oh, that can wait," he said, as he had said of the private view. "What else did Mrs. Howard tell you about me, I wonder?"

"She didn't tell me your name," observed Christine. "Did she tell you mine?"

"Rather!" answered Maurice shamelessly. Fortune was certainly playing into his hands more kindly than he deserved. It was something to know that his name would not tell her he was the wrong man, while he had an advantage over her in the possession of hers, which he had gleaned from the porter. "Miss Christine Berwick, illustrator in black and white! Isn't that it?"

He went on to tell her his own name; and then, wondering what his chances of detection were, he asked if she knew any one else who lived in the flats. He muttered something to the cab horse when he heard that Miss Lindsey had called on her the day before.

"She pokes her finger into everybody's pie," he told her. "Thinks she can call on every newcomer because she's the oldest tenant in the block. Awful old gossip! Don't tell her too much."

Christine chuckled to herself in a rather demure, amused sort of way that was interesting to hear. "She won't come again, I fancy," she said, and laughed outright.

"Why not?" asked Maurice, feeling relieved notwithstanding.

Christine's characteristic frown rested on her face an instant. "She began by asking me what rent I paid," she answered. "Then——" This time she blushed.

"Well?" urged Maurice, becoming curious.

"I—I don't think I can tell you," said Christine, her demure look returning.

"Can't you?" said Maurice in an interested tone. He glanced out of the window; they were horribly near Bond Street. "Perhaps, if you shut your eyes and try very hard——"

"But, you see—you see, it's about you!" explained Christine. She, too, glanced out of the window. In another moment they would reach Bond Street, and the opportunity for telling him would have gone by.

"That's an additional reason for letting me hear," declared the tempter, rejoicing as a block held them for a moment at Albemarle Street. He never sat in a hansom again on a wet day, blocked by the traffic, without hearing that low, nervous little voice in his ear, through the drip of the rain and the drone of wheels and the clatter of uncertain hoofs.

"I—I'm afraid it wouldn't be right," she protested feebly.

Maurice played his last card cunningly as the traffic melted away in front of them. "Of course, I shouldn't wish to make you tell me anything that you would sooner keep to yourself," he said gravely.

"Oh, it isn't anything like that!" exclaimed Christine with a flutter in her voice. "She only said—well, she didn't say anything, only she began gossiping about all the people in the house, and when she came to you——"

"Yes? When she came to me——" repeated Maurice encouragingly, as the blush spread over her cheeks again.

Christine gave herself a shake and ended her confidence rather breathlessly. "Well, then I told her I never allowed anybody to say horrid things about the people I—about my friends, you know; and it seemed to upset her rather. That was why I didn't even hear your name, because she got up and went away. I opened all the windows when she'd gone!" added Christine with another chuckle.

She was staring straight up Bond Street, but she knew he was looking at her, and her blushes were beyond her control.

"That was very nice of you," said Maurice, and for once his manner was not a bit effusive. "Your friendship is worth having, if you stick up for your friends like that."

"Oh!" cried Christine, making a frantic attempt to justify herself. "You see, I didn't know how to stop her otherwise; and—and—there was Mrs. Howard—and the saucepans——"

"Just so," laughed Maurice, as he flung back the doors of the hansom. "By all means, let us put it down to the saucepans!"

That evening a forlorn little figure of a girl stood by the window of her flat in the faint light that came from a departed sunset; and in her hand was again a letter.

"I am sorry to tell you that Teddy's friend, Tom Inglebury, has let his flat to a Mr. Merrington and has gone abroad, so you must put off meeting him for the present."

The letter floated out of her hand and lay neglected at her feet. "I knew he wasn't a nice man!" she murmured with a catch in her voice.

She stood by the window, pondering, till it grew quite dark. Then she switched on the light suddenly and smiled in a mysterious manner.

"Please take it!" begged Mr. Merrington

"I'll pay him out by keeping up the fraud!" she said aloud; and Hester, who inadvertently caught the remark, wondered.

III

"FOR an artist," said Christine impressively, "you are the least energetic person I ever met!"

"Why have I got to be energetic?" grumbled the artist in question, who lay stretched on the turf a few yards away with his hat tilted over his eyes.

"Look at that view!" commanded Christine, and she swept her hand comprehensively around the Surrey Valley that lay below them. "Only look at it!"

"I am looking at it," he said; which was not strictly true, for the range of vision bounded by the brim of his straw hat was blocked at that instant by an erect little person in a bicycle suit, sitting up against the blue sky, with two small and very white hands clasped over her knees.

"Then why don't you get up and make a sketch of it?" demanded Christine.

"My dear friend," he remonstrated, "I'm not a cinematograph."

"I wish you were!" said Christine fervently. "Just wouldn't I turn the handle and make you work! How can you see a picture like that, *all around* you, without putting it straight on to a canvas?"

"If it's a panorama that you want," he observed, "we'll go to Earl's Court next time, and——"

"Are you never serious?" sighed Christine.

"I trust not," said he. "And you wouldn't like it, if I were."

She glanced at him critically, and wondered. It was quite a long time since she last told herself that he was the exact opposite of everything she thought a man should be. She glanced slowly away again, and her eyes fell on the spot where his bicycle lay prone on the ground.

"If you didn't mean to work," she cried, pointing to it, "why did you bring your sketching materials with you?"

"That isn't materials," answered the voice under the straw hat. "That's luncheon."

Christine fairly gasped. "And all this while you've been pretending it was——" she began, and then stopped to shake her head disapprovingly at him. "And you call yourself an artist!" she concluded with a shrug of her shoulders.

"Excuse me, I never did! It was you," said Maurice; and having made this exceedingly true remark he tilted his hat a little further over his face and smiled. Christine kept her countenance—and her secret.

"It was old Mrs. Howard," she amended solemnly. "I was also told that you were tremendously successful, and that one word of recommendation from you would get me as much work as I could wish. And I find that you never do any work at all, that nobody has ever heard of you, and that I may whistle for your recommendation! It's a little hard on me, I must say!"

"Very hard," admitted Maurice, smiling in a provoking manner. "But then, you shouldn't believe old ladies in the country; they never have any sense of proportion."

"Now I come to think of it," continued Christine thoughtfully, "she even mentioned the paper you were on—the Pastel. Now, I never see anybody's name in the Pastel except—except—what does he call himself?—isn't it Tom Something?"

"Oh, I dare say," said Maurice. "A man with a name like that is sure to be successful."

"Now, don't be jealous because I happen to mention the name of a man who *has* fought his way in the world, and toiled and starved and slaved for an ideal!" she cried.

"It's time for luncheon," remarked Maurice, rising to his feet. "When you begin to get strenuous it always means that it's time for luncheon."

Christine tossed her head disdainfully. "I *am* sorry for the girl you're going to marry!" she remarked.

"Are you?" said Maurice, looking at her a little queerly before he stooped over his machine. "So am I."

"Why?" asked Christine, making little holes in the turf with her finger.

"Because I'm afraid she thinks I'm a good-for-nothing."

"What a shame!" said Christine involuntarily. Then she stopped short and laughed a little unmeaningly.

"Why is it a shame?" inquired Maurice, tossing sundry paper parcels toward her. "You've known me just as long as she had when I proposed to her. And *you* think I'm a lazy brute; so why shouldn't she?"

"*Foie gras*—hurrah!" answered Christine, peering into one of the packages. Then, as she was opening the next: "But it's different for her," she resumed casually, "because she—she cares!"

"Do you think that makes a difference? Look out—this is claret!"

"Any seltzer? Good! It makes *every* difference."

Maurice unstrapped the last package and weighed it in his hand meditatively, standing straight up and looking down at

Christine laughed back; and they left the further discussion of the subject and turned to the foie gras

her as she knelt in the heather and deftly untied his clumsy knots with her white little fingers. Her hair was all light brown shades to-day, for the sunshine was on it. He thought he had never seen such bewitching hands, or such charming hair; and he dropped the last package suddenly at his feet, and took two quick steps across the space of tinted turf that divided them.

She felt him coming and looked up surprised. Something in his face told her that the game they had been playing together for three months was coming to an end.

"Look here!" he said in a gruff voice; "there's something I ought to tell you. I've been rotting all the time, and——"

"Of course you have! So have I," she answered lightly. "But do, do sit down now, and have luncheon! I'm simply starving; and what do you mean by leaving that parcel behind? I'm sure there's cake in it, and cake is more important to me than all the rest put together! If we don't make haste, too, we shall never get to Guildford by tea-time."

She said this very rapidly, without knowing exactly what she was saying. She only knew that she wanted to stop his explanation, for some reason that she could not quite make clear to herself. Her manner broke the spell, and the young man turned on his heel and picked up the discarded parcel.

"Wrong again!" he retorted, keeping his back turned to her. "It's jam puffs, the three-cornered things you said you liked so much the other day. I say, why do you always complain of my being frivolous, when you won't let me be serious for a moment?"

"Why do you always complain of my being strenuous, when you won't let me be frivolous for a moment?" Christine laughed back; and they left the further discussion of the subject and turned to the *foie gras*.

Somehow, that bicycle ride was the jolliest of all the expeditions they had planned together during the last three months. The other expeditions had always ended at tea-time; but to-day they dawdled so long over luncheon that they missed their train at Guildford, and were obliged to dine together and catch a later one back to town.

"Who would say that you were the successful illustrator, the great man I was so terrified of meeting three months ago?" laughed Christine as they skimmed home from Victoria along the wood-paved streets.

"Or that you were the demure and conventional young lady whom I *did* meet on the staircase three months ago?" jeered Maurice in reply.

"Conventional?" cried his companion indignantly; "I'm sure I wasn't!"

"Never mind," said Maurice soothingly; "nobody could call you conventional *now*."

"What do you mean?" demanded Christine just as indignantly. "I'm sure I couldn't be more conventional than I am! I think you're perfectly horrid this evening."

"Who's going to please a woman?" groaned Maurice. "Who? Oh, who?"

Ride as they might, they could not reach the flats before the front door was closed and the gas on the stairs extinguished. They had a good deal of fun over carrying their bicycles down to the basement in the dark, and then Maurice insisted on lighting her up to her own door with his bicycle lamp, a feat that excited Christine to fresh merriment, because either he or she always managed to get in the way of the smouldering flicker and so made it of less use than before.

"Good-night!" he said, holding out his hand when she had unlocked her door. "It's been all right, hasn't it?"

"Splendid!" she responded warmly; and she went in, and he went up.

No one could have said that their farewell was incriminating; but Miss Lindsey, who had softly opened her door below to see what the laughter was about, heard every word and condemned them both.

IV

"MY DEAR," said Miss Lindsey, nodding two black feathers and a velvet nasturtium with vigor, "I am older than you, and I know!"

On occasions like the present, when any advantage was to be gained from it, Miss Lindsey never minded owning to her age. Christine did not contradict her, and she went on.

"That young man is not to be trusted," was her next shaft.

"No," said Christine calmly; "so I have discovered."

Miss Lindsey started. "Do I understand you aright?" she asked stiffly.

"Probably not," answered Christine, smiling a little. "I said that Mr. Merrington was not to be trusted. I think you said so too, did you not?"

"But—but in that case," said the amazed lady, "how is one to interpret——?"

"Is anybody to be trusted?" continued Christine as if she did not notice the stammering comments of her visitor.

"I sincerely hope so, Miss Berwick," replied Miss Lindsey, drawing herself up.

"Well, I don't know," observed Christine rather more briskly. "I fancy there are a good many people going about who glean all the information they can from every one, so that they can turn it into scandal and make mischief between good friends. Those are the people who are not to be trusted, *I* think."

Miss Lindsey moved a little nervously in her chair. There was something in the way this Miss Berwick fixed her with those cold, dark eyes of hers that was extremely uncomfortable. "It behooves us all to be circumspect," she remarked, trying to lead back the conversation to its original channel. But Christine had had as much of it as she meant to endure.

"I don't think so," she said bluntly. "If we've got to be circumspect, it generally means that there is something we are obliged to conceal. I hate hiding things, and I never mean to be circumspect as long as I live!"

Miss Lindsey's little green eyes gleamed. This was just the opening she wanted. "My dear young lady," she said solemnly, "don't you think it is wise, when one is alone in the world like you and me, to be a little—circumspect? Of course, *I* am the last person to suspect evil; but people will talk, you know, and one or two of the tenants have already remarked on the unusual, the—the very unusual intimacy that exists between Mr. Merrington and yourself. As I said before——"

"Then—then don't say it again, *please!*" interrupted Christine imploringly. "If the gossip of the other tenants interests you——"

"My dear," said Miss Lindsey with a patient smile, "don't be offended with an old woman. I came to see you to-day as a friend. There is a little mistake I feel it my duty to correct in your mind. You told me before that this Mr. Merrington was known to your friends, was engaged to one of them, in fact——"

"Oh, yes!" said Christine, yawning behind her hand. She was thinking how delicious it would be to pull the two feathers and the nasturtium out of their black velvet setting and crush them all together till they were indistinguishable.

"Then let me tell you—he isn't!" cried Miss Lindsey, and she shook all over with suppressed triumph. "You have mistaken him for Mr. Ingleburv."

"Is that all?" smiled Christine. "Why, I found that out the day after you last called, three months ago!"

Miss Lindsey's countenance fell. "You—knew—that?" she said slowly.

Christine nodded wearily. She wondered how long it would be before she began to be rude to this intolerable old mischief-maker.

"Of course, you know your own affairs best, dear Miss Berwick," resumed her visitor, recovering herself again, "but I must say it surprises me to hear that your acquaintance with this Mr. Merrington did not cease when you had explained your mistake to him."

A sudden desire to be reckless and to shock Miss Lindsey at any cost possessed Christine.

"As to that," she said airily, "I never did explain my mistake to Mr. Merrington. I found his friendship so entertaining that I went on pretending I believed him to be somebody else, so that we could still be friends. Probably it is for the same reason that Mr. Merrington still poses to me as Mr. Ingleburv. But it doesn't interest me to find out. Yes, the time has flown, hasn't it? So kind of you to look in."

For, with agitation written all over her, Miss Lindsey had hurriedly risen to her feet and extended a thin, black-gloved hand to her hostess, and she was gone before Christine had time to guess the reason for her anxiety to be off.

Upstairs, a few minutes later, Maurice Merrington was wondering where some women bought their bonnets. But he had very little leisure in which to study the vagaries of the nasturtium and the two black feathers, for his visitor gave him no peace until she was quite sure that he had learned everything she came to tell him. She might have felt less satisfaction over what she had accomplished had she seen his face when he at last found himself alone.

"Little wretch!" he laughed softly to himself. "I've got her at last!"

"Then you've never heard of the Howards, or the Hazelwoods either?" said a very dignified little person, standing up to her full height in the recess of the bay window, and looking the wronged and injured woman to perfection.

"Pardon me, I never heard of any one else, in the early days of our acquaintance," the man on the sofa ventured in a weak voice to remark.

Christine made an expressive gesture with her hand, to indicate that this was no laughing matter.

"And you don't really live on the top floor at all?" she continued in a tone of deep resentment.

"If you put it that way—no," admitted the offender.

The injured woman made another effort and increased her height by nearly half an inch. She fully realized, as she did so, that the crimson curtain behind her made the most effective background possible for black hair and a rose-colored gown.

"You are not even an artist," she said, turning her great dark eyes upon him with a wealth of pathetic reproach in them.

"No," said Maurice Merrington, looking at his boots.

"And—and—I don't believe you're engaged to *anybody!*" cried the woman he had deceived, her wrath kindling afresh at each proof of his duplicity.

The culprit looked up. His expression was still contrite, but the extremities of the fair mustache were twitching.

"That," he observed deliberately, "is a defect that with your permission I propose immediately to remedy."

Christine fairly gasped at his presumption. "After everything you have just told me!" was all she was able to articulate.

"Have I your permission?" asked the man on the sofa.

"I should think not, indeed!" cried the injured woman, after seeking wildly for a better retort and finding none.

"Why ever not?" he asked, appearing surprised. "I'm not bad-looking, am I?"

Words failed her completely, and he went on.

"I don't drink or anything, and after a close study of your charming moods for more than three months I find I can treat them all with equal equanimity. It would be an ideal match, I assure you! What is your objection to it?"

Again it was difficult to find a retort that was not ridiculously feminine and ineffectual.

"You have deceived me abominably," she cried, tapping a tiny foot impatiently on the polished floor.

"I have," said Maurice.

"Here have I been treating you all this time with the greatest freedom and frankness——"

"You have," interrupted Maurice.

"——thinking you were engaged to my old school friend," concluded Christine hastily.

"No doubt that was the reason," said Maurice.

"And yet you venture to suggest that I should—that we should—that—that——"

"Quite so," said Maurice mildly. "I do venture."

"But you—you've deceived me shamefully!" she repeated with much vehemence.

"You said that before," observed Maurice. "And if it comes to that, how about you?"

"What do you mean?" she asked with sudden apprehension in her tone. Maurice arose dramatically to his feet and looked down at her sternly. His moment had come at last.

"Haven't you known all this while that I was the wrong man, that I was only pretending to be somebody else to shield you from the consequences of your own original mistake, and that I never painted a stroke in my life?" he demanded with tragic emphasis. "Haven't you been leading me on, and encouraging me, knowing perfectly well that I was not engaged to anybody? Haven't you——?"

"Stop!" implored Christine, frantic with the desire to explain everything and prove to him that she was not the dreadful, designing person he was describing. But Maurice was enjoying the situation immensely and meant to keep it up a little longer.

"Haven't you deceived *me* shamefully?" he inquired, looking as injured as a fair mustache and a generally frivolous "make-up" allowed him to look. "And here have I been treating you with the greatest freedom and frankness——"

"Oh, do stop!" said Christine impatiently, and she turned round to hide her blushes and study the design on the crimson curtain.

"It's no good trying to slide out of it like this," resumed Maurice, struggling to keep his voice steady. "You simply must marry me now; there's no other way of saving your reputation."

"I do hate bullies," said Christine to the crimson curtain.

"You prefer artists, don't you?" inquired Maurice blandly.

"I prefer men who *do* something with their lives," cried she, remembering her lost ideals sadly.

"I've done plenty with mine in the last three months," observed Maurice. "One private view, one ride in a hansom, four walks in the park, two matinées, seven bicycle rides, seventeen quarrels——"

All at once she turned round and faced him. "I—I wish you wouldn't," she said in quite a different tone.

The smile was gone at last from under the fair mustache.

"I won't—if you will," he said gently.

And she did.

MEN & WOMEN OF THE HOUR

Mark Twain's Fidelity and Generosity

There is one side of Mark Twain's character that merits the admiration of every one. It has been splendidly shown in his determination to pay the liability incurred through the failure of a publishing house and in the success of his five years' effort. But it does not stop there. He is faithful to the last degree to every promise he makes. Some years ago he was elected a member of a prominent Grand Army Post in Maryland, and he promised to be present at the annual meeting and make an address. It was an opportunity for the people of Baltimore to deluge him with hospitality, and a committee was formed to take charge of him for a big reception as soon as he was through with his speech at the banquet. This speech was one of the best he ever delivered and it put the crowd in roars of laughter.

But he did not attend the reception. The explanation he gave almost brought tears to the eyes of those who received it. His daughter was critically ill in Hartford. He would not break his engagement with the Grand Army Post, but the reason he did not accept the reception also was that, within a few minutes after he had concluded his address, he was taking the first train home.

Another story illustrates his fidelity to his friends. In a certain city he was visiting a man who had become prominent in literature although poor in the goods of this world. The leaders in society had invited Mark Twain to a reception and he had about concluded to go, when he asked if his friend would also be present. The reply was that he had not been invited. Instantly Mr. Clemens said that, under no circumstances, would he attend the function, and when an explanation was pressed for he said a few things that made the snobs feel rather humiliated.

In another case he assisted in a reading, and, finding that the other man was in need of money, refused to accept a penny for his services or his expenses. All the proceeds went to the poorer man.

Lord Kelvin's Faith in Figures

Lord Kelvin, otherwise Professor William Thomson, is a world-famous scientist with fellowships and memberships galore in the learned societies of the civilized nations of the world. He is but a little less than eighty years of age, but still retains the position, that he has held for over twoscore years, of Professor of Natural Philosophy in the University of Glasgow, the institution where he himself was educated. As a professor he has some peculiarities, and one of them is the habit of saying, when a doubting question is put to him as to the absolute certainty of some proposition:

"Didn't I figure that out myself?"

The question is not put irritably or egotistically, as a rule; it is merely the natural remark of a man who has been an acknowledged leader of world-wide fame for so many years.

One day, when lecturing on electricity, he told his class that, while a voltage of three thousand or so would be fatal to a man, a voltage of, say, some three hundred thousand would be perfectly harmless.

With a current of far more than ordinary voltage he was going to give them a practical illustration of the fact on himself, right there before them. The students could hardly believe their ears, but as he stepped toward the electrical transformer a cry of dissent and horror went up.

"Try it on a dog! Try it on an animal!" came from all parts of the lecture-room.

Lord Kelvin turned in stiff dignity and cast a look of reproach over the class. These were his own pupils who were doubting him—it was in his beloved University of Glasgow. To doubt on some minor point would not have hurt him, but to think that they could question the reliability of his carefully prepared figures on a matter of such moment was really painful. For a few moments he looked at them in silence.

"Didn't I figure it out myself?" he said at length; and then there was only silence as he continued on his way to the apparatus and safely turned the tremendous voltage into himself.

A Girl Doctor of Philosophy

Miss Helen Bradford Thompson, one of the youngest and keenest doctors of philosophy in Chicago, finds herself in a somewhat amusing predicament. It was but very recently that she received from the University of Chicago her final doctor's degree. However, she is already being buried alive, as it were, by the influx of epistles from various portions of the United States and Canada. These are inquiries relating to her new discoveries in the line of experimental psychology.

She credits the general confusion to the misapprehension concerning her work on the part of some scores of newspapers throughout the country who insist she is striving to prove, by a series of experiments, that the feminine mind is the equal, if not the superior, of the mind masculine. This view of her work has caused her no end of embarrassment. When she has vigorously denied to a reporter that this was the object of her labor, she has been met later with a part column reiterating the erroneous surmise, and with no greater modification than, possibly, the following: "Miss Thompson will not admit that this is the whole aim of her experiments."

In her experiments to discover the normal characteristics of the mental power of the average being, she examined fully fifty students as to the acuteness of their physical senses, spending about twenty hours with each subject. In measuring the pulse curves she watched the lines carefully, and when a sudden break occurred she made a practice of asking what the student was thinking about. But her subjects, being human, often occasioned her a good deal of trouble during this part of the ordeal. One young man whose pulse showed decidedly erratic movement sometimes found his thoughts sidetracked from the subjects upon which he was supposed mainly to dwell. When asked to give an outline of his thoughts he generally looked helplessly at the serious but charming face of the future doctor of philosophy, blushed and would not tell. Despite these amusing freaks of human nature Miss Thompson believes she will be able to "strike an average" and determine the mental norm, and that this will be of immense value and assistance to school faculties.

An Autograph that Went Begging

Mr. John Burroughs, at a small dinner in New York last winter, told this story of Mr. W. D. Howells:

Last Christmas Mr. Howells wished to give a copy of one of his books, which had just been published, to a distant relative. When acquainted with Mr. Howells' intention, the prospective recipient was delighted beyond measure. Mr. Howells, wishing to give still more pleasure, took up his pen and dipped it in the ink..

"Shall I write in it?" he asked tentatively.

The distant kinsman blushed, and then said awkwardly: "Oh, if you please, Mr. Howells, I'd so much rather have a fresh copy!"

Mr. Burroughs avers that he got the "fresh copy" without any trouble, and that he has had none since.

A Hopeless Search for Max Adeler

Mr. Charles Heber Clark, one of America's foremost writers on industrial affairs, is very much ashamed of Max Adeler. Twenty years ago Max Adeler was in the heyday of his popularity as a humorist, and there are now many middle-aged men who pull down from dusty shelves their dog-eared copies of Random Shots and Out of the Hurly-Burly, and, as they chuckle over the old familiar sketches, wonder what has become of Max. "He must be dead," they sigh; "what a pity!"

But he isn't. When Mr. Charles Heber Clark assumed the pseudonym of "Max Adeler" it was at a time when a man who wrote was not subjected to the searchlight of public curiosity. He wrote largely for his own amusement, and was modest in his claim to recognition. But more serious work presented itself, and he threw aside the cap and bells. He became engrossed in trade development as applied to the industrial growth of the country. In time he became a recognized authority, and as his fame grew in this direction he desired more and more to shake from the coat-tails of his new dignity the persistent tugs given to them by Max Adeler. Doctor Jekyll-Clark loathed Mr. Hyde-Adeler.

Gradually the fame of Charles Heber Clark grew, and this pleased Mr. Clark very much indeed. One could not offend him more than to refer to the humorous writings of the discredited Adeler. He loathed them with a hatred that was terrible to see.

One day there wandered into his office two disreputable-looking representatives of the theatrical profession. They said they were a sketch team in search of a new act, with a neat song and dance and lots of sidewalk conversation. In idiomatic language almost unintelligible to Mr. Clark's secretary, they explained that they had come across a book called Random Shots, by Max Adeler, and they had been told Mr. Clark had written it.

"He's the guy we're lookin' fer," said the spokesman of the team. "He can write us the sort o' stuff that'll kill 'em dead. If it's the right sort, we'll pay him good."

It took the secretary fifteen minutes to convince the callers that they were in error, and that it was a case of mistaken identity. Knowing Mr. Clark's antipathy toward the luckless Adeler, the young man refrained from mentioning the visit. Mr. Clark doesn't know about it to this day.

Not Without Quay

The Clover Club dinners of Philadelphia are renowned for the distinguished guests, the unbridled chaffing, the brilliant speeches and the unique keynote of the gathering—that no one shall object to anything that is said.

Cabinet Ministers, Senators, great lawyers, statesmen, financiers, and even the President of the United States, sit one time or another around the genial board in Philadelphia.

It was only fit that the witticism concerning Pennsylvania politics should be made at this gathering. Mr. Lincoln Eyre was the creator of it. Mr. Eyre is one of the bright young lawyers of the city, a keen debater, daring in speech, quick in his choice of words.

While he was speaking of the condition of politics in Pennsylvania, a prominent guest at the table, thinking to confuse the young lawyer, called to him: "Oh! give us the briefest definition of the political condition here and we will go on with our dinner."

Mr. Eyre turned quickly to the speaker while a hundred faces laughed up at his.

"Your request shall be granted," he said, "and I will give you the condition in Latin. It is *sine qua* (Quay) *non*."

How Business Success Will be Won in the Twentieth Century

By CHARLES R. FLINT, President of the United States Rubber Company

THE specialist will be the dominating force in the business world of the twentieth century. The road to success lies along that line. Let the young man who starts out in life to-day or to-morrow concentrate on one thing and he has the golden key.

The day of the all-around man is over. New conditions have come into business life; and they have come to stay. These new conditions are unfavorable to the man who can do half a dozen things. He must master one business.

Under the readjustment there is no place for the all-around man. Nobody wants him, nobody cares for his peculiar kind of ability. Industries have been rearranged. They are now separated into departments instead of plants. At the head of each of these departments is wanted a man who knows all about this particular division, who has concentrated his entire mind and ability on its requirements and possibilities, who is in fact a highly trained, highly developed specialist. Men like these are scarce to-day. Hundreds of institutions are looking for them. Salaries ranging from $5000 to $15,000 are waiting for them. My own concern is looking for half a dozen specialists to-day, rubber men, lumber men, etc. We would cheerfully pay them $5000 a year, and even more cheerfully $15,000, for a $15,000 man is a great deal more valuable to his concern than the $5000 man. But he has got to be a $15,000 man. Naturally he is not plentiful.

Business in a concrete form has existed as long as the world's record runs; and until recently its course of development has been practically the same as in the beginning. Now, however, we are suddenly face to face with a new scheme. There has been a complete revolution. It is doubtful if the mass of the people appreciate this, yet it is as palpable to the man who has his eyes open as is the knowledge that to-day electricity is the motive power of the world. In a few years we shall wonder that we continued in our own time the crude business system of our forefathers.

Let no young man delude himself with the belief that we shall ever again go back to the old methods. As soon might we expect to see the electric cars put away in the sheds to give place to the old stages. And unless the boys who are starting out to-day in business life appreciate this and train themselves accordingly, they will be woefully handicapped.

The new method is the scientific, the civilized one. It is built on the knowledge of the interdependence of men. It explodes the fallacy of "independence." There can be no independence in the world except among savages: the wild man is the only human being who is really independent. The moment you get away from the savage state you leave independence behind. All government, all society are interdependent. The new business idea, call it the "trust" if you will, recognizes this principle and develops it to its highest form. That this recognition did not come long ago simply argues a backward mental state. The old order of "independence" in business ranks with the times when every baron was "independent," when he levied on the crops of his feudal retainers and was the master of their lives and families. As constitutional, scientific government has come to supplement the feudal system, so the "consolidation era" in business has come to supplant the old system.

How the New Business Idea Actually Works

Consolidation in business has bred the demand for the specialist, and as consolidation grows, as it will, the demand for specialists will grow. That it is subversive of independence and manhood is absurd. The man who directs a department for a big corporation to-day is more independent than he could possibly be under the old conditions when he went into business for himself. He is not worried with financial troubles and a thousand and one details that consumed his time without adequate return. He devotes all the time he has to that which he can do best. Naturally the result is higher production, and a consequent betterment for the world dependent on production. Nor does the new system make for concentration of wealth as is so generally stated. The reverse is the fact. Out of my own experience this is proven. When I was in business under the old scheme there were two profit sharers in the firm, my partner and myself. Everybody else connected with our business was a salaried employee. They had no share in the earnings. Everything they produced they produced for us. Later another partner was added, but there we remained. And what is the condition now? I have 300 partners, men who share in the profits of the concern, and who are interested in preventing losses. Last year $150,000 in profits was divided among the heads of departments with us. Our clerks own $60,000 worth of stock in our establishment. Carnegie, the greatest business man in the world, has thirty-two partners, young men who, having demonstrated their fitness for special lines of work, were given interests. And we are in the infancy of the new order of things.

Such a distribution of interest is possible only under a corporate system. No man in his senses would dare risk business association with 300 men under the old partnership plan, where any one of the 300 might involve the firm. Therefore the business remained a close corporation; the good things were distributed among relatives when they were distributed at all. Now everybody comes in on his merits. There are stock allotments, so that the able, frugal, painstaking man may almost any time acquire an interest. That this works to the interest of the man controlling the corporation is made evident from the better service we get. Almost any evening you may see clerks at work in our office. They put in this overtime because of the interest they take in the affairs of the house under the new conditions. It is never required of them that they work out of hours. It is entirely voluntary.

All these things work for the general success of business by the modern methods, and they emphasize the necessity of preparing to work under these methods. Naturally where there are great consolidations the work must be systemized. Production falls into departments, and at the heads of these departments must be specialists. The science of consolidation is not to bring competing interests together in order that prices may be raised. That is a foolish system and can only beget more competition. A combination to be persistently successful must be so managed that the same goods, or better goods, may be produced at lower prices. This can only be brought about by scientific supervision. And there is the source from which springs the demand for expert specialists. It is for the young men to take advantage of this demand.

Of course, the young man who starts out with an inherited fortune is not constrained to follow this plan. He can diversify his interests. It is the part of wisdom for him to do so. He protects himself if he is not dependent on one industry alone. But even a rich man's son might very well train himself as a high-class specialist. It will give him knowledge and power that in after life may prove exceedingly useful.

The Necessity for Being a Specialist

Mr. J. J. Hill, president of the Great Northern Railway, is a magnificent example of the possibilities that lie before a specialist. Mr. Hill is a specialist, has always been a specialist. He has devoted his entire time, attention and ability to railroading. He is to-day the greatest railroad operator in the world. There is nothing about the business that he doesn't know thoroughly. He has studied the business from A to Z and is master of all its details. Thanks to this thorough knowledge Mr. Hill has made himself one of the richest men in America.

Capital is always eager to associate itself with such men. But capital is mighty shy in having to do with men who are not master specialists. In my own case I always insist that my associates shall be specialists. I am always open to a good business enterprise; but I make sure that the men who are to handle the enterprise know all about it. And I also insist that they go into nothing else. It is distinctly stipulated in all our business contracts that the men in charge of our lumber interests have no other interests, that our rubber men confine themselves to rubber, and so all along the line. It is to this rule and its enforcement that I attribute much of such success as we have met with in our business enterprises. It has brought and holds for us a class of thoroughly trained specialists whose minds dwell continually on the one thing in which they are engaged. Thus we get better results than do concerns whose managers have to diversify themselves.

Everybody who amounts to anything is ambitious. He wants to get to the top, to become rich, to control things, to be a power. This laudable ambition, under the new way of the business world, will prove exceedingly dangerous if it leads the young man into general industries. In the formation period it was possible for men to go into different things and carry them through successfully. I myself, for example, without any particular qualifications as a specialist, have been enabled to aid in organizing a number of divers industries. But the situation with me was peculiar and unusual. I had been for years a member of a large commission firm which was the largest buyer in the United States of general manufactures for export. We handled everything from needles to locomotives. When the era of consolidation came I was in a position to deal intelligently as the representative of the different interests. I knew all the principals from years of business association, and, in a superficial way, I was familiar with the requirements and shortcomings of the various industries.

Now the formation period is practically over. We have settled down to doing business under the new plan. We have done very well so far; we are going right along the same line. Nothing can stop the development and expansion of the new trade scheme. The business of the world is going to be divided up more and more into departments.

Success is to be won in getting at the head of one of these departments. It is the twentieth century method.

Famous Hoaxes of the Century

By René Bache

PRACTICAL jokes have gone out of fashion, simply for the reason that people have come to realize that such fun nearly always has malice in it. It is pretty sure to hurt somebody.

A hoax is a practical joke on a large scale; but its victims are the public at large, and, inasmuch as no harm is done to anybody, save in exceptional instances, the fun of it is usually innocent enough.

One of the most alarming and ingenious hoaxes of this century was a full-page article printed in the New York Herald of November 9, 1874, describing the escape on the previous afternoon—Sunday—of most of the wild animals in the Zoo at Central Park. When people opened the paper that morning they were horrified by a "scare head" which read:

AWFUL CALAMITY

WILD ANIMALS BROKEN LOOSE FROM CENTRAL PARK

TERRIBLE SCENES OF MUTILATION

A SHOCKING SABBATH CARNIVAL OF DEATH

GOVERNOR DIX SHOOTS THE BENGAL TIGER IN THE STREETS

Another Sunday of horror has been added to those already memorable in our city annals. We have a list of forty-nine killed, of which only twenty-seven bodies have been identified. The list of mutilated, trampled and injured in various ways must reach nearly two hundred persons of all ages, of which, so far as known, about sixty are very serious. Twelve of the wild carnivorous beasts are still at large, their lurking-places not being known to a certainty. General Duryea deserves credit for his plan, carried out so far with effect, but a telegram from Police Headquarters did not reach him, and thus a valuable hour was lost, as he was first informed of the catastrophe by seeing the mutilated body of the unfortunate sewing girl, Annie Thomas, borne on an improvised stretcher to the Thirty-first Precinct station-house, near West Eighty-sixth Street.

All New York City Frightened by the Story

The article kept right on in this style, ingeniously combining lurid description with a convincing richness of detail. It told how the Seventh, Eighth, Ninth and Sixty-ninth Regiments had been called out, and quoted a proclamation by the Mayor enjoining all citizens to keep within doors "until the wild animals now at large are captured or killed." The condition of affairs was described in the proclamation as a "state of siege," and it wound up by announcing the opening of subscriptions at the City Hall for the benefit of the sufferers.

The writer went on to tell how the Zoo was jammed with the usual Sunday throng when an imprudent keeper poked a stick through the bars at the rhinoceros, striking the animal accidentally in the eye. The infuriated beast thereupon burst out of his cage, knocking the keeper down and trampling upon him. After impaling another keeper on his horn, he proceeded to assault the cages containing the lions and tigers, and within a few minutes most of the carnivora, including the wolves, leopards and jaguar, were at liberty.

> Lincoln, the Numidian lion, urged to indescribable fury by bullets that pierced his flanks and shoulders, jumped into a landaulet occupied by a nursemaid and her four young charges, mangling the delicate little things past all recognition.

The scenes which ensued were of the most terrible description, the animals first fighting with one another, and then attacking the people. Many were killed and wounded, and some of the most dangerous creatures found their way out of the park, a cougar afterward entering St. Thomas' Church, while a tiger succeeded in boarding a ferryboat, stampeding the horses on board and causing numbers of passengers to be thrown into the water.

To make the story complete, a list of killed and wounded persons was added; also a list of slaughtered animals, from the rhinoceros who caused the mischief to an unfortunate "pine snake." It was not until the last paragraph was reached that the reader's apprehensions were relieved by a few words stating that the whole of the foregoing account was purely a figment of the imagination.

This hoax caused the greatest excitement. The whole city was frightened. People kept their children away from school and many business men did not go down town to their offices. When the hoax was discovered the outcry against the newspaper was strong and general, but its defense was that the hoax had a purpose, in that the zoölogical buildings were unsafe and needed to be strengthened, which, by the way, was done.

The Famous Case of the Keely Motor

Keely, the inventor of the famous "motor," must have had confidence in the credulity of his fellow-beings. For more than a quarter of a century he lived on that motor, deriving from it a large income, though nobody ever saw it "mote." Many persons of more than ordinary intelligence invested large sums of money in the machine, which was supposed to utilize a so-called "etheric force"—a dynamic principle discovered by Keely himself and understood by him alone, which would inevitably revolutionize the mechanical arts, furnishing unlimited power at an extremely cheap rate.

Whenever the confidence of the shareholders in the enterprise became impaired, owing to lack of results, Keely would

call a meeting of those interested, and would so beguile them with his talk, which was always plentifully interlarded with scientific verbiage, that they would subscribe further sums of money and go away quite satisfied that the machine was rapidly nearing perfection. When Keely died, not long ago, the source of the "etheric energy" was found to be a small engine in the cellar of the adjoining house. Then, and only then, was all confidence abandoned in the motor, which, after all, had served admirably the purpose for which the inventor designed it, inasmuch as it furnished him with means of support.

Human credulity is indeed inexhaustible. When the excitement over the phonograph was at its height, a number of years ago, the New York Graphic came out with a grave announcement to the effect that Edison had discovered a process for converting water into wine and ordinary earth into a cereal-like food. Newspapers all over the country accepted the statement as true, printing wondering editorials on the subject, which were subsequently reproduced by the Graphic under the derisive head, "They Bite!"

How Hook Made Berners Street Famous

One of the most famous jokes of its kind was the Berners Street hoax, perpetrated by Theodore Hook. One day, in the year 1809, he was walking with a friend through Berners Street in London, and a remark was made upon the exceptional quietness of the neighborhood. Hook, always ready for a bet and a jest, though frequently the latter had no small ingredient of malice, pointed out the house of a respectable shopkeeper's widow on the opposite side of the way, the door of which bore her name on a plate, and offered a wager that he would make that modest dwelling within a week the most talked-of house in London.

The wager being accepted, Hook went home and devoted the next four days to writing several hundred letters, signed with the widow's name, to tradesmen and persons of various conditions of life. Then he hired a house opposite the widow's residence, and from the front windows he and his friend enjoyed the subsequent proceedings, which were remarkable enough, inasmuch as, on the day appointed for their observation, Berners Street, erstwhile so peaceful, became just about the busiest and noisiest place in the metropolis. Vans loaded with pianos, undertakers' carts with coffins, and vehicles bringing every imaginable kind of merchandise jammed the little thoroughfare. Pastry cooks with wedding-cakes, butchers with meats, and greengrocers with their produce pushed and scrambled. The throng was dense. In the midst of it the Lord Mayor drove up in his state-coach, followed by a member of the Cabinet, a governor of the Bank of England, the Lord Chief Justice, the Archbishop of Canterbury, and finally His Royal Highness the Commander-in-Chief.

The tradesmen, of course, had been drawn by imaginary orders, but the ingenuity exercised in the composition of the letters which fetched the great personages to Berners Street was really remarkable. In the case of the Lord Mayor, for instance, an appeal representing that the writer was dying, and that she had a communication to make on oath which could only be addressed to the Lord Mayor in person, was the bait that served. Incidentally to the affair, a great deal of damage was done, some persons being hurt, while casks of ale, sent for delivery, were broken open in the street and emptied by loafers who had joined the mob.

A Famous Bull Movement in the Cat Market

Somewhat similar in character, and happily less injurious to the victims, was the cat hoax, perpetrated in the English town of Chester. News had been just received that Napoleon Bonaparte was to be taken to the island of St. Helena, and popular interest in the matter was necessarily great. It was in August, 1815, and handbills were distributed throughout the city, stating that the island was dreadfully infested with rats, and that the Government had determined to clean them out. The advertiser had been appointed to purchase cats and kittens for this purpose, and he offered "sixteen shillings for every full-grown tom-cat, ten shillings for every adult female puss, and half a crown for every thriving kitten that could swill milk, pursue a ball of thread, or fasten its fangs in a dying mouse."

Now, the chief element of success in a hoax is that it shall be new. Such an advertisement would excite suspicion at once nowadays, but up to that time no cheat of the kind had been attempted. It was absolutely novel, and therein lay its effectiveness. The address given by the advertiser was that of an empty house, to which three thousand or more cats were brought on the appointed day.

Mythical Literary Treasures

In 1840 was published the catalogue of the Fortsas Library, alleged to be the collection of the late Count J. N. A. Fortsas, of Binche, in Belgium. The library was to be offered for sale according to the announcement, and it contained only fifty-two books. But every one of these books was absolutely unique. So peculiar had been the fad of the late Count that, if the title of one of his books turned up in any published catalogue he discarded it at once, though he might have paid its weight in gold for it.

The titles of the fifty-two works comprising the Fortsas collection were tantalizing, and orders for their purchase came in from all parts of Europe. The Princess de Ligne ordered number forty-eight at any price—a book entitled A Catalogue More Than Curious of the Love Affairs of the Prince de Ligne. It was a period of excitement for librarians and bibliophiles all over Europe, who contended with each other by all sorts of stratagems for the possession of the literary treasures. Just before the day appointed for the sale it was announced that, after all, the library would be bought in by the town of Binche, and would not be placed on the market, but it was not until some time later that it came out that the whole affair was originated by a humorist named René Chalons.

Stevens' Tale of the Deadly Upas Tree

Among the cleverest of April Fool jokes was one that deceived a great many Londoners in the year 1860, each of whom received a card of invitation that had an official appearance of being veritable, even to the seal with which it was adorned. The inscription on it read:

> "Tower of London. Admit Bearer and Friend to View the Annual Ceremony of Washing the White Lions, on April 1. Admission only at the White Gate. It is Particularly Requested that no Gratuities be Given to the Wardens or their Assistants."

Strange as it may seem, large numbers of people were fooled by this invitation, and all day long on April 1 cabs were rattling about, looking for the alleged White Gate, which, as a matter of fact, did not exist. It had never occurred to these persons, apparently, that white lions were unheard of, or that the washing of such beasts might be regarded as an astonishing performance.

George Stevens, well known as a Shakespearian commentator, was much given to practical jests, and it was he who gave wide publicity to the classic story of the deadly upas tree. He wrote an account of his own imaginary observations of this noxious tree of Java, whose "effluvium through a district of twelve or fourteen miles had killed all vegetation, and had spread the skeletons of men and animals far and wide." This was an example of the kind of hoax that survives, inasmuch as the myth of the upas tree has not only secured a place in literature, but is still popularly accepted as good natural history—the story, that is to say, of a tree which, merely by the distribution of its mephitic perfume, destroys all living things within a vast radius.

In 1894 a very remarkable corpse was exhibited in Eastern cities, purporting to have been discovered by a party of prospectors in a cave near San Diego, California. It was the mummy of a giant man, who, allowing for shrinkage, must have been about nine feet high. As shrunk, he was, by tape-line measurement, four inches above eight feet in stature, and he was in an excellent state of preservation. Over his head was a leather hood, which seemed to have been part of a garment used as a shroud.

Now this, if veritable, was a very interesting find, inasmuch as the mummified giant, when alive, must have surpassed in stature any human being of whom there is historic record. The tallest man ever reliably measured was Winckelmeyer, who was eight and a half feet in height; Chang, the Chinese giant, and the tallest person ever exhibited in this country, was only seven and a half feet high, though he claimed to be over eight feet. The claims of the mummified giant were exploded by Mr. Lucas, Osteologist of the National Museum, who found him in pawn in a Southern city, and discovered that he was largely composed of gunny-sacking and scrap iron.

Tablets covered with hieroglyphics were found a few years ago in a mound near Davenport, Iowa, together with pipes carved in the shape of elephants. The latter were modeled apparently after the mastodon—a proboscidean which is known to have roamed over this continent ages ago. The interest attaching to them was therefore obvious, inasmuch as, if genuine, they would prove that the men who made them had seen mastodons, and so must have lived at least 50,000 years ago. Probably they were fraudulent, but the question whether they were so or not is still in dispute.

The Curious Skull of Calaveras

Scientific men—as illustrated by instances without number—are much exposed to hoaxes. Plain people love to prey upon their credulity, which is often the greater by reason of their anxiety to discover new things. No man as yet is in a position to say positively whether the famous Calaveras Man was a hoax or not, though that it was such is strongly suspected. He was represented by a skull dug out of a hole in Bald Mountain, in California, and, if there was no cheat, he was not far from a million years old.

Bald Mountain is near Altaville and Angels, in Calaveras County. The names suggest Bret Harte, and no wonder, inasmuch as the region is one which he rendered famous with his pen, and this particular dispute as to the Calaveras Man was made by him the subject of a most delightful poem. A claim owned by Mattison & Co. ran into Bald Mountain, in the shape of a tunnel, and Mattison himself, according to his own statement, found the cranium in question, which was fragmentary, in a load of "pay gravel." It was incrusted with earthy and stony material, and in this condition was delivered to Prof. J. D. Whitney, the geologist. It may be mentioned incidentally that the word Calaveras means "Skulls," being derived from the Mexico-Spanish title given to the Rio de las Calaveras, or River of Skulls—so designated originally because the stream had turned up at one point a large number of human bones.

Mattison said that he found the skull in February, 1866, and, supposing it to be of interest, carried it out of the tunnel in a bag and sent it off by express to the geological experts at San Francisco, who handed it over to Professor Whitney. It was dug out 130 feet below the surface of the ground, in close proximity to a petrified oak, and immediately beneath the lava-cap of Bald Mountain. What this last point signifies can only be realized fully by geologists, inasmuch as—supposing there has been no misrepresentation—the man to whom that skull belonged must have lived in the time when the gravels in which his cranium were found were the gravels of a running stream, and long before a volcanic eruption in that region spread a sheet of lava over the sands of the river and his remains.

The Story of the Great Moon Hoax

When Sir John Herschel, in the year 1825, was sent on an astronomical expedition to the Cape of Good Hope, he carried with him a telescope of huge size, from which great things were expected, and also private instructions to the effect that whatever he accomplished was to be kept profoundly secret until he should return. Consequently, for a long time after his departure no news whatever reached England in regard to his doings in South Africa. Here was the opportunity which gave birth to a luminous idea, and one September morning there appeared in the columns of the New York *Sun* a long article filled with information that was well calculated to astonish the world.

The article stated that Sir John Herschel, with the help of Sir David Brewster, had devised certain apparatus for increasing in a marvelous way the magnifying power of the telescope, and the instruments employed were described in the utmost detail. So wonderful were the results obtained that, when the great tube was turned upon the moon, the surface of that satellite was brought within an apparent distance of two hundred yards. Flowers, recognizable as rose-poppies, were actually seen growing over basaltic rocks, and the shifting of a screw brought into view green valleys, in which browsed animals resembling the bison, with here and there flocks of pelicans and cranes, and goats that had a single horn, like the fabled unicorn. At length, as the lunar landscapes were made to travel successively across the field of the telescope, some winged beings, in other respects human-like, were seen to alight upon a grassy plain. Their wings were like those of bats, and they conducted themselves in a singular manner.

For the time being the article was generally accepted as entirely veracious, and there were few people who expressed skepticism. When the joke was revealed it was at first attributed to Nicollet, a French astronomer, but afterward it was ascertained that the actual author was Richard Alton Locke, a New York journalist.

Edgar A. Poe was the originator of an almost equally successful hoax, which was likewise published in the New York *Sun* nine years later, in April, 1844. It described a supposititious journey across the Atlantic in a balloon-car, and was printed as an item of news, the trip being alleged to have been accomplished in three days. The public swallowed the bait whole, and nearly everybody took it for granted that the story was true, the joke achieving a success exceeding the best expectations of its author.

The Superstitious Brother

By Frank L. Stanton

OH, dey gwine ter be some trouble, en it's comin' in a minute,
Kaze I see de chair a-rockin', en dey ain't nobody in it!
En de good Lawd save!—
Kaze de willow tree wave,
En de graveya'd rabbit is a-runnin' 'cross my grave!

Oh, dey gwine ter be some trouble fo' de reapin' en de sowin',
Kaze de big do' shet en open, en dey ain't no wind a-blowin'!
En I raise my eyes
Ter de big blue skies—
I got no wing ter fly wid, en I'll fall befo' I rise!

Oh, dey gwine ter be some trouble fo' de plowin' en de hoein';
De lean cow at de gyarden gate, en all de time a-lowin'!
I mo'nin' en I weepin'—
I feels my skin a-creepin';
Kaze de graveya'd rabbit runnin' 'cross de grave what I a-sleepin'!

Mother Sims. *By* Robert Herrick

THE professor of Romance was consulting with new students. Through the open door of his office on the fourth floor the prophetic tones of the sociologist wandered in at intervals. The resonant voice of an instructor in history, who was lecturing across the hall, did its best to drown that of the sociologist. When a hymn broke forth from a divinity class, the professor of Romance wearily dragged himself from his chair to close the office door.

"Please—are you *the* professor I was sent to?" a breathless voice panted.

"I am Mr. Stourbridge," the professor replied coldly, as an ample young woman edged her way by him into the room.

"That's right," the young woman remarked encouragingly, while she eyed the instructor as if he were a long-sought curiosity.

"I—I thought you'd be different," she explained confidentially.

"Indeed!"

"Yes, older. I thought all professors were——"

"Gray-haired and goggle-eyed," the professor suggested curtly. "What can I do for you?"

But the visitor was in no hurry to come to the point. She settled herself comfortably for a confiding talk. The professor noted her fresh, high-colored complexion and sturdy figure. "A lady from Indiana after culture," he commented to himself. Aloud he asked again, rather more peremptorily:

"Do you want to take courses in the Romance department?"

"Which?" the lady from Indiana ejaculated. "They're starting French courses in our school, and I thought I'd take a year off and rub up some." She paused vaguely. "Maybe I might get some Spanish along at the same time?" she added.

"I see," the professor replied; "take——"

"I'm here to get what I can," the young woman interrupted. "I'm gleaning, just *gleaning*," she repeated, captivated by the word; "just gleaning in this great school."

"And you would like to glean some Spanish?" the professor asked

"That's it—French and Spanish, and Physical Culture, and the new Psychology, and——"

But Professor Stourbridge had fled to the door, at which there was a low knock. The newcomer paused timidly on the threshold and questioned the professor of Romance with an apprehensive smile. She was a little old woman, slightly bent with fatigue. Her gleaning days were evidently past.

"A daughter or a granddaughter's case," the professor thought as he dragged forward a chair for the visitor.

She crept into the room stealthily, scanning the "gleaner" with her sharp little eyes. Her neat black dress and fresh poke-bonnet tied in a precise, enormous bow under the chin gave her an unacademic air. Under the poke-bonnet there was a huge pair of gold spectacles, a face seamed in countless wrinkles, and a double row of faultless teeth—of the kind that are always faultless. She carried a parasol and a little silk bag, which might hold stockings. From the roof of the poke-bonnet a bunch of purple grapes rolled and nodded.

"Well?" the instructor asked patiently. Seated there behind his desk, he had the air of taking his grandmother to task.

"I've come to school," the little old lady whispered surreptitiously.

"This is the office of the Romance department," he began helplessly.

"Romance!" Her wrinkled face relaxed in a placid smile. "Yes, that's what I read about in the program."

"She thinks it's a novel-reading circle," the professor said to himself. "Romance," he repeated; "not romances—that is across the hall in Room 1."

But the distinction between the singular and the plural was immaterial—Romance or romances, it was all one. The old lady sank back contentedly into her chair and untied the enormous bow.

"The fact is," she explained in a gentle whisper, "it's been 'most fifty years since I was at school. I always said I'd come some day when the children were grown up and out of the way. But no sooner were they married and settled than there were the grandchildren. And I thought last summer I'd just stop and come right off before *their* babies commenced coming. The folks thought I was crazy," she continued confidentially, feeling that she had the professor's ear. "They said I'd better go visit the old place in York State. But I said: 'No, I've wanted to go to school all these years. Now here's a splendid chance—I can stay as long as I like'—or as long as you'll let me?" She glanced up with a happy little laugh.

"Oh! we'll keep you fast enough, Mrs. ——"

"Mis' Sims," she lisped. "So I heard about this fine new school, and I sent for your papers, and been reading up. I came right on; got here this morning."

"Where from?" the professor asked anxiously.

"Hummer—Kansas. But I am done with that. I shall never go back there." Her voice sank sadly.

"Perhaps you will get tired of school."

"Why?" Mrs. Sims smiled disdainfully at the suggestion. "I'm going right through the twenty-eight departments, leastwise as far as I can *get*. I thought I'd like to begin with Romance."

The wrinkled face lit with a glow of ancient hopes.

"The novel-course!" Professor Stourbridge murmured disappointedly, for he had designs of securing this unique student for his own department.

"Do you know any French?" he inquired diffidently.

"French! Young man, I learned Fontaine's fables before you were born—p'raps before your mother was born."

"That's promising," the professor replied more hopefully. "What modern French, for instance, have you read?"

Mrs. Sims eyed her questioner scornfully. She made him blush, thus to put his grandmother to such trivial tests.

"Racine, Boileau, Molière, Corneille—too many to tell. But, young man! I never read Voltaire or Rousseau or the filthy novels. Nothing could make me open one of those messy books."

Professor Stourbridge glanced uneasily at a dark corner of his desk where a copy of a French novel lay partly concealed by a pile of official letters.

"You mustn't be intolerant; that isn't the scholar's attitude, the investigator's point of view," he remonstrated.

Mrs. Sims' thin lips shut primly over the faultless teeth. She was not to be thus easily entrapped.

"Why not take my beginners' course in Italian, Mrs. Sims?" the professor continued hastily. "There's nothing objectionable, nothing insidious there!"

"I should like to take a course with you!" Mrs. Sims' lips peeled over the shiny teeth in a joyous smile. "You're so bonny! You don't mind my saying so?" she ended timidly.

"Not a bit," the professor protested, although he was uncomfortably conscious of an emphatic smile of approval from the lady from Indiana. "But that isn't usually considered a good reason for electing a course. The Dean might object."

"Oh! I'll never tell *him*." Mrs. Sims smiled reassuringly. "When shall we begin? Right now here?"

"The class meets at two to-morrow—you'll have to matriculate, see about your room, get your trunk unpacked, and——"

"Mercy me!" Mrs. Sims wailed, "what's matriculating?"

"I'll put her through," the plump school-teacher interrupted. "I didn't spend a day for nothing standing in line down there—and say, professor, I'm going to take Eytalian, too—mayn't I?"

The door opened, a young woman half entered the room, and then paused.

"A seminar, Professor Stourbridge?" she asked, as the professor of Romance pushed back his chair awkwardly and turned red.

"Do you wish to take courses in Romance, Miss Hilton?" the professor asked severely.

"My no! I'm a Fellow," she added with an air of importance. "A Fellow in sociology. I just came in to say good-day and thank you *so* much for that credit in Spanish. It just saved me——"

"Well, professor," the lady from Indiana interrupted; "we're goin' to toy with that red-tape, the old lady and me."

"She's very good," the little old lady added. "She reminds me so of a young lady in Hummer, who used to give readings."

She trotted out of the room with her new friend. But in a moment she was back again and sidled up to the professor's desk.

"Dear professor," she whispered, "you don't mind what I said about French novels? Of course I knew *you* wouldn't touch that trash. But it was very presuming of me——"

"We understand each other, I am sure, Mrs. Sims," the professor responded cheerily. "We are not going to be vicious!"

"Mothers' meeting?" inquired the Fellow as the little old lady finally disappeared. The Fellow was blithe and pretty. Her curly head bobbed at the professor nonchalantly. The department "of sewers and divorce," as it was popularly known, had not laid a heavy hand on this investigator.

—he gave one course on Egyptian monuments

The newcomer paused timidly on the threshold

"I am so surprised, Miss Hilton," Professor Stourbridge began severely, but his mouth relaxed as the Fellow completed his thought: "——That you take academic duties so lightly. Going to see Frazer make a hole in the Maize and Blue this afternoon? Lovely day for football!"

The Fellow sauntered to the open window.

"You seem to forget there are faculty meetings, committee meetings, departmental—"

The Fellow elevated her eyebrows a trifle.

"You mustn't overwork—the strain——"

"Would you like to go this afternoon?" Professor Stourbridge asked weakly.

"I am sorry—Mr. Waldoon—he's not playing yet—is going to take me."

The professor flushed uncomfortably.

"There goes the mothers' meeting," the Fellow exclaimed, "heading for St. Bridget's. Who talks about co-education, anyway? I haven't seen a man this morning on the fourth floor——"

"I beg pardon," the professor interrupted haughtily. "Can I give you advice about further courses in Spanish?"

"No!" the Fellow sighed. "I've got to collect statistics on the influence of women's dress upon the economic development of American society. Can you give me any references?"

"Why don't you consult Mrs. Sims?"

The Fellow turned to go.

"Better take the mothers' meeting to the game, Professor Stourbridge," she added. "Mr. Waldoon says Frazer has a new drop-kick that is lovely; a perfect dream."

The professor spied a man timidly hanging about the door. "Good-morning, Miss Hilton," he said in his most professional tones.

"Mother Sims," they called her, not flippantly nor because she was really old. The name went with the little wrinkled face, the poke-bonnet and black bow, the reticule. At heart Mother Sims was nearly the youngest thing on the campus. The residents of St. Bridget, especially the Fellow, had some question about appointing a special chaperon to guard Mother Sims from acts of indecorum with Doctor Steinweg. The learned, very learned, doctor was giving courses in the university for the first time. He had just taken his degree in Berlin, and he gave one course on Egyptian monuments to three students. Miss Butts, the "gleaner" from Indiana, and Mother Sims contributed two-thirds of Doctor Steinweg's apparent and official income.

"His course," Mother Sims explained to Professor Stourbridge, "isn't in our line of work exactly, but it would be so lonesome to lecture to one man—and a man that doesn't come regularly. So Miss Butts and I just took Egyptology *on* as an extra. It encourages him, and—well, you see it gives him twenty dollars more. Poor man! how do you suppose he lives for twelve weeks on thirty dollars?"

Professor Stourbridge gave up the problem with a mild suggestion that professors of Egyptology should have other means of support than their fees. Mrs. Sims shook her head mournfully.

"Have you seen him eat? We asked him to St. Bridget's last week, and the table didn't have enough, though the girls all gave up their second helps. I should *so* like to give him a real good meal."

"Why don't you open a home for indigent instructors?" Professor Stourbridge suggested.

"That *would* be nice! Then we could have him near us always. This great university," Mrs. Sims sighed, "doesn't recognize the doctor's talents. Why! I can't understand one word in ten he says, but his lectures are most *inspiring*. He has made Miss Butts a new woman."

"Indeed?"

"Yes. At first she was rather taken with that frivolous man, Professor Presto—the professor all the girls run after. But she has dropped his course: he was too tender."

"Shall we look at your exercise?" the young professor suggested

"If he would only consent to give a course on Egyptian child-life! We might get all the girls at our table to take a course in Egyptian child-life. But he is so scientific!"

Then Mother Sims peered at the exercise, and they spent ten minutes trying to decipher the spider-web tracery of that labored work

"It seems wicked," she volunteered in conclusion, "to have you spend your time over an old thing like me. I always think of you as an Emerson You ought to soar, to be always soaring about Tasso and Dante

The young professor blushed

"Not quite Emerson!" he urged

"Yes, Ralph Waldo, you know, the Sage of Concord Mrs. Sims insisted, and then her mind returned to the Egyptologist

Do you think—I should so like to invite him—after the great game to-morrow?

Woo!

"The doctor—he's going to take Miss Butts and me to the game over there in the palestra."

The gridiron, you mean?

"And could you condescend—just a little dinner at Hermon's—I thought it would be so nice, and the Fellow that gay young girl? Doctor Steinweg *might* lead her to higher thoughts."

Why!" the professor exclaimed, "the very thing! As you say, she might receive some sobering influence—and she needs it. I'll ask her to the game——"

"That is so sweet of you—I'll see her at chapel to-day Don't you go to chapel? I find those talks on the Poets of Unrest so helpful. Professor Paynim makes infidelity *almost* seductive, it's so poetical"

Instead of listening to his colleague's lecture on the "Possibilities of Unrest the professor spent the chapel hours in composing a graceful note to the gay Fellow. Waldoon's leg, he reflected complacently, was out of splints, and he would take part in the great battle, thus leaving the Fellow without her usual escort

So at the great Thanksgiving game the next day a group of enthusiastic supporters of the home team dotted the centre of the grand stand Mother Sims had put on a great purple bow that waved and danced beneath her chin She donned an extra pair of spectacles as the players lined up Next to her sat the learned doctor, looking a bit frozen in his shiny Prince Albert and silk hat, and next to him was the radiant Miss Butts, sheltering him from the northwest wind. Now and then Mother Sims spread her gray shawl surreptitiously behind his shiny back when the blast whistled keenly. On the next row the Fellow, beribboned and fluffy, whispered to Professor Stourbridge

Mother Sims is nearly crazy—she thinks every man will be slaughtered

"Why did you let her come?"

"I hold her back! It's college. What would college be without football? She goes to everything except faculty meetings, and she'll go there before she's done she'll come to a spread at St. Bridget's from a Y W C. A. meeting, and scurry from a divinity debate to a choir rehearsal. In five weeks she's seen more college than I have in five years!"

"How is the thesis advancing?" the professor inquired maliciously.

"The material is so indefinite, you know—now there's Miss Butts—she's a disturbing element in my theory. They say the Dean, of all women, means to fire her, by the way. What will the frozen doctor do then!"

The frozen doctor seemed thoroughly absorbed and happy between his admiring body-guard He was explaining to Miss Butts the striking resemblance of the game to a popular pastime of early Egypt, when the famous quarter-back made his famous rush. Then he rose and chucked his rusty hat into the air. Miss Butts seized him in her arms and the two danced up and down, while Mother Sims screamed

They've murdered the poor boy! They're pounding him Why doesn't the President separate them?"

You'll see him to-morrow, twice as large as ever," the Fellow shouted reassuringly.

"My, my!" Mother Sims gasped, clutching her spectacles Just think of the dear girls seeing all this gore!"

The dear girls," however, were shouting with renewed vigor as another rush carried the ball past the farthest line The Fellow leaned close to the professor, while a very rumpled young man raised one leg deliberately—and then——

"Oh, Waldoon! Wally is a dear!" she gasped in the professor's ear, as the little dark speck sailed gracefully for the goal posts.

"Such is academic fame," sighed the professor

The Fellow gave him the quarter of a disdainful smile

"What is a head professor to a great half-back"

An incompetent ape to a Greek god," the professor responded humbly

"Would you like to meet Mr. Waldoon? I'll ask him if he cares to"—

"Thanks. Better wait until I see whether I'll flunk him in Italian this term."

"Flunk him! You wouldn't dare—after this"

"All professors are not cowards, even if they can't punt two hundred yards"

But the Fellow was humming joyously an accompaniment to "There'll be a Hot Time," which the band was blatantly rendering

Then they had a famous dinner around a little marble topped table at Hermon's, underneath the sidewalk. The Egyptologist ordered the feast and insisted that every one should empty a bumper of musty ale to the transmigrated soul of the eternal Waldoon, whose early portrait he had seen in the museum at Cairo

I think we could let him indulge this time," Mother Sims whispered to Stourbridge from behind the cover of her stein. "This afternoon has been such a strain on his nerves

They soothed the doctor's nerves with another and another entrée and then a long bottle of Rhine wine. "Miss Butts says all profound German doctors need the sedative influence of such potations," Mother Sims explained. And they had broiled lobster and red snipe and many other dishes, until Miss Butts began to discuss Egyptian child life with Stourbridge, and the doctor expounded to the Fellow the theory of Egyptian physical training Mother Sims beamed and pressed them all to eat.

I shall suggest the course for the Department of Physical Culture," the doctor remarked at last. "It will supply a deplorable deficiency in the curricula of American colleges."

"Will you help me with my Pol Econ?" the Fellow sighed to the professor. "That's where I am weak, and in history, too. Now, what could you suggest about Charlemagne's politics—something pithy and modern, you know?"

"He was an Imperialist," the professor responded

"They'll ask me about the theory of rent to-morrow in Pol. Econ—I haven't had a moment to study the question——"

"You have not had a good chance to study the question from a practical point of view," the professor answered sentimentally

"Well," Miss Butts broke in, "I've gleaned about all I want from the school, 'cept your child-life, doctor!

My! I've only been into three departments," Mother Sims protested. "There's enough courses to last me until I am a hundred and twenty seven and a half, and they're adding new ones every term."

"Wally, oh, Wally! That was a beauty! Wally, you're a dear!" the Fellow hummed

"I think it is time we should end this festive occasion," the professor of Romance pronounced gravely

They've murdered the poor boy

It was the end of the winter term Professor Stourbridge was in his office making out his marks. Summoning all his resolution he had just written a large E opposite Waldoon's name and was sighing at the thought of the fair Fellow's scorn. There came a timid knock at the office door Through the glass pane he could see a bunch of purple grapes jogging over a bonnet. He admitted Mother Sims and frowned

"I hear that Miss Butts will not pass the elementary course in French," he said sternly

"But she will get A in Egyptology! I—on to have A she said timidly

So I have heard I may say that it did not make a happy impression upon the faculty when the Dean said that Steinweg had given our friend from Indiana A"

Dear man!" she sighed. "What will he do? His course on Egyptian Tombs has but one student—Miss Butts If the faculty do anything to her—where shall I find a student to take her place?"

"It's time Steinweg did something else—and Miss Butts too," the professor responded impatiently "They want a man to teach German in the Pupils' Own School—I'll recommend him And Miss Butts had better take a kindergarten—

I had such a beautiful plan, Mr. Landor," Mother Sims interrupted radiantly. "I mean, Mr Stourbridge!—we call you Landor now—I thought we would all go to Egypt this summer on an exploring expedition. We could live in a tomb somewhere—they're very commodious, Doctor Steinweg says and" (she lowered her voice to the faintest whisper) "their souls would grow together! They are nearing one another now have you noticed it? Miss Butts has a dreamy, preoccupied manner, and the doctor—he was so touching last week, describing the matrimonial customs——

Meantime, my dear Mrs Sims I think you had best find the doctor at once and urge on him the necessity of taking that position in the Pupils' Own School. I'll write the head master to-day I must go now to a masters' examination

The professor donned his flowing silk gown and, hastily seizing a battered mortar board, sailed out of his office, leaving Mother Sims in dejection. It was the preliminary examination of the fair Fellow and his heart sank as he entered the little room where the ceremony was taking place Eight grave black figures sat around a long table, at the extreme end was the fair Fellow in a dainty scholar's gown that made her light curls and pretty cheeks all the more charming She had the air of presiding nonchalantly at a ten table From time to time one of the grave black figures dipped into the ponderous dissertation of the candidate, sipped a bit, and then dropped it disdainfully. When it fell with a thud the candidate would start and blush, and then smile agreeably around the table

Why is a goat?

A professor of history was questioning the Fellow about the Danubian States, and she was answering with a picturesque independence of fact that sent shivers down Professor Stourbridge's spinal column Once he thought she smiled at him when she made a bold bluff to a little instructor in Political Economy, who asked questions with the air of sticking pins in a pillow. When the ordeal was over she glided from the room, dropping her handkerchief on the way, and as Professor Stourbridge picked it up she whispered, "A *magna*—sure thing." But after she had closed the door the ceremony was very brief—and so

The professor of Romance returned to his office and hung up his cap and gown. The Fellow followed him

"Well?" she said with the timidity of a kitten who has licked up all the cream in sight

"I hope you are prepared the professor began

"The mean things have flunked me!" she gasped, a tear trembling on her lashes

(Concluded on Page 19)

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An Opening for Young Statesmen

IT IS the observation of men competent to judge that not for years has the public life of this country been at such a low level as at present. This does not mean that the men holding office are corrupt, but that intellectually their average is not what it should be From the campaign just closed many of the ablest men of both parties held aloof

In the reason of their refusal we find probably the best explanation of the present condition of things. Political mediocrity, though guilty of no financial dishonesty or of the coarser crimes, has muddled up the questions and policies of the Government until the big men do not want to touch them. There is no high note in speech or paper. It is bungling right along, and if a clear minded man rises above party and says what he thinks, he is immediately accused of being unfaithful to his organization

It is not likely that the present Congress, which ends its career next March, will do anything to retrieve itself, for it is simply divided into two camps, each of which has made a very unimpressive record. But in the new Congress there must be great opportunities. Something must be done to lift our politics from their present depths. Some one must arise and sound the cry that will cause people to think more, and brave men to show their courage! Something must happen to end all this intolerable stupidity.

There are many things to be done. We must have an end of the shuffling over foreign affairs and colonial business, and the opening of a way out of the difficulties. It will take statesmanship to do this, but to doubt that it will be found is to doubt the ability and capacity of the American people. For the young man who has been elected to Congress or for the new man in public life there never was such a chance. If he has the ability and the foresight, the mentality and the courage, and will think more of country than of party, and labor incessantly for the people, he will gain not only their gratitude but their tributes and a place in their history.

When a strike is for the right it generally comes out all right

The Rip van Winkle Nap of London

OLD and sleepy London is really waking up in the matter of local transportation. It has been sleeping a Rip van Winkle sleep for far more than twenty years, and the world has passed it. The gong of the American electric car seems to have done the waking, and now London is rubbing its sleepy eyes and getting its bearings. Rip van Winkle slept through a revolution in government; London has slept through a revolution in transportation, and, like Rip, finds that Americans are now in control

For an American has secured a franchise for a railway through the heart of London. That will be only a beginning

There will be bitter opposition, of course—London will not lightly yield its right to be slow—but in time even the Londoners will see the merits of American ways and fall in with them

Of course, the present lumbering 'bus is picturesque—except in the rain. From its roof the visiting tourist can get many of his best views of London and of London life But when he is in a hurry he anathematizes that slow 'bus, with its patient jog, jog, jog, and he wonders how Londoners have been content to bear with it year after year, day in and day out How they have even existed with transit facilities such as an American town of ten thousand inhabitants would scorn is among the inscrutable mysteries.

True, London has its Underground—a relic of the Dark Ages—dismal, unventilated, full of smoke and smell, and running in a foolish, circular way, seldom answering the tourist's or the inhabitant's needs.

A Chicago man will build a new Underground, light and ventilated, and with electricity instead of steam as a motive power, and it will definitely run somewhere, and not circle foolishly like a merry-go-round. Vast changes, following the success of this first venture, are planned. Not only underground, but surface roads will be built in time. Oxford Street and the Strand will be viewed from the second stories of the new cars—as soon, that is, as Londoners can be induced to allow the tracks to be laid, and there will, of course, have to be a period of waiting for this consent.

Other American capitalists are planning to build a network of electric roads throughout the Lancashire district. At present the people there are tied to their own towns except for expensive and poor railway facilities, and as the rate of wages is low there, a narrowness of experience and view results, as the people cannot afford to travel. The projected trolley system will put one town in close touch with another, and will develop the people and the country.

When one sees electric trolley cars dashing past the overhanging storied buildings of even ancient Rouen there is surely hope that the English, too, will seize the advantages offered by electricity.

Men may come and men may go, but bills go on forever

Common Honesty

IT WAS said the other day by several bank presidents and capitalists, when the largest defalcation known in the history of American banking took place in New York, that the only practical protection that the people had for their money was common honesty. All the schemes devised could not keep criminals from taking what did not belong to them. The best banks in the country have been robbed by the employees who were most trusted. The facts that the wrongdoers had been speculating or living beyond their means came out afterward as they always do, but proved little as to the carefulness of the institution in taking care of the money intrusted to it

After all is said and done, after every plan has been put in operation, the final safety is common honesty. It is that way in other departments and enterprises of life. Schemes may be invented, bonds may be taken and efforts may be made to bring honest results, but in the end common honesty is depended upon for protection and for security.

It was the author of Don Quixote who uttered the immortal phrase, "Honesty is the best policy." This has been improved in later years by another who said that there is no good policy but honesty. Grim old Thomas Carlyle said, "Make yourself an honest man and then you may be sure that there is one rascal less in the world" Washington declared, "I hope I shall always possess firmness and virtue enough to maintain what I consider the most enviable of all titles, the character of an honest man"

In common honesty there is no compromise. A man who is partly honest is wholly dishonest. It is the real common honesty that the world needs, not only in its business but in its social life, its religion and its politics, honesty that will do what is right and will bravely face every duty. The man who has this virtue need have no fear of success in this world for his reward in material gains as well as in the higher honors of life is just as sure as anything can be in this world

There never was a time when the man of common honesty was so much in demand, and there never was a time when common honesty was so profitable. The trickster and the shyster have their day and their hour, but they are sure to be caught in the end. But common honesty is for a lifetime and for the good name that endures long after life is over.

Too much confidence in others and too little in one's self is about as expensive as living beyond one's income

What We Like to Read

WE ALL read novels, and in the matter of choosing them we differ naturally and properly about the sort we like best. Some of us delight in analytical stories, or tales of ratiocination, while others of us prefer romances of adventure and incident; and there are many who have a keen taste for social dramas in which bright dialogue and occasional general conversations make up the bulk of entertainment. But there is an important feature of a really successful fiction which is too often neglected by contemporary writers, namely, adequate description of their *dramatis personæ*. No amount of characteristic talk can alone present a personage so that the reader can thoroughly realize the man or the woman. This is the defect of the best drama as a story to read. When it is seen on the stage the realization comes just to the extent that the actors grasp and embody in themselves not only the abstract characters but the concrete as well.

In the novel or romance we must have a perfect stage setting and a perfect embodiment of the characters in order that the reader's imagination can keep before it a set of men and women each of whom stands forth distinctly separate, individual and peculiar to the mind's eye. What is a hero to us if he does not look like a hero, walk like a hero, speak like a hero? Of course we shall differ widely among us as to what a hero should look like, walk like and speak like, but no one can fail to agree that he must show himself in seeming flesh and blood, a real man. The mere fact that a novelist says his heroine is beautiful means nothing to us, we prefer to look at her ourselves. Let us see her eyes, her hair, her mouth, her cheeks, and also the soul shining out of her countenance. Give us her form, her bearing, the peculiarities of her grace and charm. And how can we realize a villain without the set of his features, the tint of his hair and skin and the cut of his clothes? The thing can be easily overdone, and inadequately done; but there must be physical [illegible] to embody character.

We can recall novels and romances in which all of the characters seem as one, or appear to be so made as to be interchangeable They talk alike, use the same turns of expression and air the same vocabulary. This is extremely noticeable when there is a practically total lack of prominent physical differences and peculiarities. What the author says about the mental, moral and social qualities of his people does not count for much; these must appear from their acts, but what appeals to the eye may not be projected by a dramatic form of conversation and a catalogue of acts and incidents. Here is where the novelist's art must go further than that of the playwright. It must not only present persons physically fitted to the things they do and say, but it must also bring out the scenery in the midst of which the story runs.

High art is here shown by its reserve as much as by its presentments. A plethora of scenic description, such as we get from the Mysteries of Udolpho, is not furnished by Ivanhoe or Kenilworth The masters find the line of sufficiency, and with a great stroke cleave it from end to end. A sunset or a noble mountain view has nothing to do with a story; yet if the sunset light strikes across the scene with a distinguishing effect, or if the mountain forms the background against which a necessary incident is set in bold relief, there can be no proper realization without description; and the description must as nearly as possible serve the place of a natural presentation. We know that in real life the time, the place and the scenery, both natural and artificial, have a strong influence upon the quality and extent of our enjoyment of things domestic, social and religious. A chat by the seaside partakes of the breezy coolness and saline tingle; a walk with a friend on the mountain-top floods the dialogue with airy liberality; a confab in a smoking-room mingles with its intimacy the fragrance of Habana: the surroundings must be reckoned with. And so life cannot pass freely and wholly into literature without taking over with it its natural environment. We must, therefore, not discard the description of scenery and natural phenomena from fiction, but we must carefully subordinate it, just as Nature does, to the life it is expected to emphasize.

Elections come and elections go, but the trusts go on as usual.

Chances for Stay-at-Homes

LET no young man for a moment believe that our country overcrowded, and that, to find an opening in life, a broad opportunity, he must leave the United States and go to one or another of our newly acquired possessions

If, indeed, his tendencies, his ambitions, his temperament tell him, with that insistency that should never go unheeded that the tide in his affairs must be taken at the turn that sweeps toward the Philippines, toward Guam, Porto Rico Hawaii—then he should go, but not otherwise.

But let no man think that he is compelled by stress of conditions to go, if he prefers to remain, for nowhere on the face of the earth are opportunities so great as within the bounds of our own country, between the Atlantic and the Pacific, at the present tim

Our population is rapidly increasing, but we are far from having full measure, pressed down and running over. In half an hour's journey from the centre of any of our cities there can be found great stretches of woods and fields. A great population America has, and constantly becoming greater. But not so great that the seeker for opportunities is forced to leave our land. For with our growing population are growing wealth and business. And, if trusts and combinations shut some doors here, it is well to understand that trusts and governmental privileges have already shut many doors in our new possessions.

Our great country is a land of promise, if not the Promised Land. It is a land flowing with the milk of opportunity and the honey of success. Our railways are shuttles that are weaving a vast web of prosperity. The smoke of our factory chimneys darkens the sky. They that go in the ships of our inland seas are a great multitude. The tonnage that passes through the St. Clair Flats Canal is far greater than that of the Sues, even though the American canal is closed by ice for many months of the year. Our trade, our manufactures, our railroad freights and our passenger traffic are increasing by millions of dollars every year. Our great cities are becoming greater, our farms are raising greater crops; the rush and stir and hope of progress are in the air.

But still there are miles and miles of unbroken forest, there are scores of sylvan and mountain lakes, there are illimitable prairies, there is breathing room as well as working room, there is space for rest and play, for scientific study, for contemplation, as well as for the turmoil and clatter of business

Vast irrigation is sending streams that are making the desert fertile. New inventions, new improvements, new varieties of business—extensions, increases, additions—all open a vast and ever vaster field for energy and ambition.

Like many of the turkeys eaten on the day, some of the thanks that are given will have a cold-storage flavor.

MR JOHN P HOLLAND

"Publick Occurrences"

PROFESSOR LANGLEY

The Problem of Navigating the Air

Time flies, even if the average flying machine does not How many of the readers of this remember that during the World's Fair there was an International Congress on Aerial Navigation and that its proceedings made a book of 414 closely printed pages?

Not one in a thousand, and yet such a Congress was held, and it was not the first of its kind in the world, but the third, and the papers and speeches were from leading scientists and investigators in the two hemispheres.

It divided its work into three sections.

First, the scientific principles; which included the behavior of air currents and the mechanical details of balloons and flying machines.

Second, aviation; which means the science of the flight of birds and how they soar and sail.

Third, ballooning; and under this were six heads, including construction, fabrics, inflation and other things

A few weeks ago, at the Paris Exposition, the Fourth Congress was held, and there were not only interesting exhibits and learned papers, but races in the air with prizes for those who did the best. The balloonist who won the prize for landing as nearly as possible at a fixed point, descended within 2624 feet of his intended destination. The winner of the long distance race traveled 294 miles.

One of the most remarkable races that ever took place occurred in October of this year It was from Vincennes in France to a point near the boundary between Russia and Germany, and as nearly as possible along the line of the railway. It was through the air—in other words, a long-distance balloon race. The results were nothing short of amazing. The Centaur, commanded by Comte de la Vaulx, made the best time and reached the destination at a swifter pace than the fastest express that crosses Europe, the distance covered being several hundred miles. Not only that, but he had no difficulty in making a good landing, and the trip is described as having been pleasant.

The World's Eyes on the Aeronauts

There are so many interests and excitements in this world that it is hard to keep up with more than a few of the general movements and fads of the time, but never was the interest in conquering aerial navigation so intense as it is to-day. There are regular associations in this country, in England and in France. The Aeronautical Society of Great Britain publishes a quarterly journal and the issue before us is curious in its new information For instance, among the officers of this society we find Sir Edwin Arnold, Major Baden Powell (brother of the hero of Mafeking), Sir William Crookes (a Fellow of the Royal Society), Lieutenant General Sir Charles Warren, of the Royal Engineers, Mr. Hiram S. Maxim, whose guns have killed so many people, and others.

Not the least interesting part of the paper is that devoted to advertisements. Manufacturers of balloons and of balloon materials announce their wares. At the Crystal Palace there is on exhibition a collection of soaring machines. A firm is prepared to furnish private balloon ascensions on short notice Four new patents for balloon improvements and materials are announced

In the body of this journal there is much information The war balloons used in South Africa were made of gold beater's skin. On one occasion a balloon was punctured by a shot, but it descended gradually, and not one of its occupants was hurt The war usefulness of the balloon was so thoroughly established that the English Government built a balloon manufactory at Cape Town

There is an article on the study of sailing birds, showing how easily they navigate the air without much expenditure of force. The women balloonists are increasing. One actress wanted to go up every night and sail in the upper regions for her nerves and her complexion. Another woman went up in a balloon to get photographs of the eclipse, but, womanlike, she started a little too late and did not soar above the clouds in time to get her negatives.

A new question has arisen. Is a war balloonist to be considered, when captured, a spy or a prisoner of war? The burden of testimony and of precedent is that he is a prisoner of war, although on one occasion a war balloonist was condemned to death; however, he was subsequently pardoned.

The Pride of the Balloonist

At the International Congress of Aeronauts it was recommended that certificates of competency be issued to all persons before they be permitted to make ascensions. This was due to the fact that ballooning was being taken up by many persons who had no real understanding of its principles and who often lost their lives through pure ignorance and recklessness. The real balloonist has a dignified appreciation of his fad. In fact, the balloon ascension has gone beyond the scientific pastime, and in one or two of the cities has become a fashionable function—a fashion, however, which is not likely to become a rage. The vulgar form of ballooning, as seen at the county fair and the cheap summer resort, is not to be ranked with the professional, for it is a purely commercial and debased use of it. The scientific balloonist or the professional balloonist is just as proud of his expert knowledge as any other expert scientist could possibly be of his superior attainments.

Man's Effort to Fly

But the balloon, at best, simply goes up and comes down [illegible] the plaything of the currents of air and unable to [illegible] f. It goes where the winds blow it, and its highest science is the study of currents and the use of them Naturally there are further ambitions in the air. Man has conquered the land; his new invention dives under the water; and he will not be satisfied until he can navigate the upper regions. That has been the dream of some of our most industrious scientists and inventors

Several nations have made appropriations and zealous inventors have spent liberally all their private means From Darius Green to others the efforts have been continuous and increasing

Practically all of them have been disastrous, although time and again success has been announced in glowing terms only to be followed by details showing that the reports were untrue. It is a long series of hopes and fears, of efforts and failures that marks the history of the flying machine Millions of dollars have been spent, lives have been sacrificed and years of hard labor have been given without reaching the desired result

An Airship that Really Sailed

An airship, so called, that responded with reasonable accuracy to her steering apparatus is the result of years of labor The successful man is Count von Zeppelin, and the performance of his airship is interesting the whole scientific world

Stated briefly, the performance of this ship was its success in moving fully six miles in a modest breeze, in making the successive turns, and in returning easily and safely to land—or rather to water

One publication puts it: "It was generally conceded that all doubt has been removed of the feasibility of aerial travel, for Count Zeppelin has succeeded in steering, tra[illegible]ng tacking and sailing directly into the wind—a feat n[illegible] accomplished While it was conceded that the [illegible]'s airship will bear about the same resemblance to the aerodrome of the future as Fulton's steamboat does to the Kaiser Wilhelm der Grosse, or the Puffing Billy to a modern 100-ton locomotive, it has been demonstrated that the principles of aerial navigation and construction have been solved."

Count von Zeppelin's airship cost him his fortune, but after that was exhausted Emperor William contributed handsomely, and then private capitalists gave of their means

The ship is shaped like a huge cigar, pointed at both ends, is 415 feet long and 40 feet in the diameter of its cylinder, and contains seventeen compartments, each one of which is an independent balloon. Suspended are two gondolas, made of the lightest of metals, in which the passengers rest

Each of the gondolas has a fifteen-horse-power gasoline motor, driving a horizontal propeller at the rate of 1200 revolutions a minute

The man who guides the balloon has control over these engines and is thus able to direct its flight The claim is that the balloon may remain in air five or six weeks.

In the first experiment there was some disturbance of the steering gear, but in the second it was more successful Spectators by the thousands watched the manœuvres. Count von Zeppelin was the engineer and conductor. With him were several engineers and friends who said they thoroughly enjoyed the flight.

According to Professor Langley, who has just returned from Europe, Count von Zeppelin's machine is not a real airship, but a dirigible balloon. He draws this distinction. "The airship is in no sense a balloon. Its flight is sustained by the power of machinery as a bird's flight is sustained by the driving power of its wings. The airship seeks actual flight in mere suspension in the air with the addition of some power of guidance." The Von Zeppelin airship, so called, ascends by balloon power

Hiram Maxim is still at work on his experiment in London. Professor Langley says that he will continue his experiments with the aeroplane. At the same time, Davidson in England is experimenting with an airship machine, and Dumont in France has a cigar-shaped balloon in which electrical power is used for steering.

Another effort is being made by M. Firmin-Bousson in Paris. His idea is a steerable balloon and it is called an "auto aviator." In other words, it is a balloon with a motor attached. There have been several trials, but so far success has not been reported.

Skeptics and Believers

Rear Admiral George W. Melville, Chief Engineer of the United States Navy, has declared "If God had intended that man should fly He would have given him wings." He refers to all the airship business as a "fake," and says that it has been so since it was started, two hundred years ago.

Professor Langley's work is quite familiar to Americans and to scientists all over the world He has made a life study of the problem, and several years ago he wrote in one of the official publications of the United States Government I wish to put on record my belief that the time has come these questions to engage the serious attention not only of engineers but of all interested in the possibly near solution of a problem, one of the most important in its consequences of any which has ever presented itself in mechanics, for this solution cannot longer be considered beyond our capacity to [illegible]

Since those words were written there have been numerous flying machines which were announced as successful, but which subsequently failed to carry out their claims. Some of them—machines such as the Maxim machine, which is an arrangement of planes—made short flights, and others descended from high elevations without always killing their inventors, although there were a few tragedies.

The Balloon in Wartime

It will be remembered that in our war with Spain the balloon had a rather serious experience. The Spaniards succeeded in riddling it and in wounding the occupants, of whom there were three, an officer, an aeronaut and a telegraph operator, but fortunately the men reached earth in safety. The English records have a case of a balloon, punctured by fifty six shots, which took fifteen to twenty minutes to descend, thus showing that although the balloon may be punctured it is not necessarily fatal for its passengers

In the English Army a balloon section on a war footing comprises the following

One captain, two subalterns sergeant major, two sergeants, one bugler, two corporals mounted six corporals dismounted, twenty-two sappers mounted, and sixteen sappers dismounted—a total of fifty three men

There are forty-one horses Five wagons drawn by four horses each and two carts drawn by two horses each are needed to move the apparatus.

It can thus be seen that the scientific balloon equipment in the modern army is a matter involving some considerable expense.

The New Submarine Boats in the Navy

While the problem of getting a boat up in the air and making it respond to its steering apparatus is yet in the first stages of experiment, the question of sending a vessel beneath the water and making it do pretty much everything the steersman wishes has been solved

When Mr John P. Holland announced his submarine boat skepticism was general When he offered it to the United States for the navy the response was not cordial. Other Governments were more enterprising and tried to buy it, but he waited with patience for his own Government to appreciate his invention

He has been well rewarded. The usefulness of the submarine boat was abundantly proven by trial contests at Newport. It disappeared, ran under the fleet, and every ship was at its mercy—from the little torpedo boats to the great five-million-dollar battleships

The consequence is that six of these submarine boats, with valuable improvements, are now under construction for the Government They are sixty-three feet four inches long, and their displacement is 120 tons. The names of the six are Adder, Moccasin, Porpoise, Shark, Grampus and Pike They are to be built of steel throughout, and the cost of each vessel will be about $170,000

Rear Admiral Hichborn, Chief of the Bureau of Construction of the Navy, in his final report which was recently submitted, says that the practicability of the submarine boat has been demonstrated

Promise of Peace in the Horrors of War

Many lurid pictures have been drawn of airships flying over forts and cities and dropping high explosives. The idea is by no means an exaggeration, and it must be left to the imagination to appreciate what awful havoc in life and property would result.

Almost as terrible would be the work of these submarine boats creeping under the naval monsters and blowing the great machines with their hundreds of men to destruction and death

Indeed, war may yet be made so horrible that the world will have the peace for which it prays.

Slithers and the Swingletail

By Sewell Ford

They made Hod, did the guineas flutter a, that some to be found the water cold

IN HIS particular sphere Slithers was a very decent sort of fellow. You had but to accept his own estimate of his importance in the movement of affairs and Slithers was your friend. He was the head of a department, was Slithers. He was valued by the firm. He had commercial prospects

So Slithers had formed the habit of holding his shoulders very stiff and square. He wore his chin rather high. He walked from the hips, dropping each foot solidly. He had also acquired a trick of patting his vest, where it rounded out at the bottom, as though the slight rotundity there was matter for self congratulation. He wagged his head slowly when he talked, as one who has definite conclusions

And so he had. Some of these were most interesting. Men were docketed by Slithers under three heads. The first and most important class could be summed up as comprising those "in the trade" They were the ones who really counted. Then there were "other people" and "farmers." Under the latter term Slithers included every one outside of "the city"—his city. These led an existence which in some vague way contributed to the support of "the trade" Collectively he supposed they were necessary, but individually they were quite unimportant

It was this type of man who foregathered with Hi Freeman and went out to have dealings with a swingletail. There was no design in it. Inscrutable Fate brought about the meeting. At least, it is well to blame Fate when you can do no better; for even Slithers himself does not know how he happened to drift so far up the New England coast as Joppa Point in his search for rest and summer amusement. But to Joppa Point he went, feeling he had left a hole in the metropolis which must make the town seem empty indeed

They welcomed Slithers at the Sea View as only guests are welcomed when they come in the early weeks of a doubtful season. For two days Slithers was content. From the wide verandas he watched the tide come and go, and he enjoyed the deference which unexpected tips can buy. Then he grew restive. He made inquiry as to the diverting potentials of Joppa Point. Well, there was the sea bathing and there was cod fishing

Slithers tried the bathing first. He had floundered in the surf along the Jersey coast and found the waters of the Atlantic pleasant to the touch So he stepped beachward from the Sea View with a jaunty air, viewing with much approval the sunlighted rollers which came in decorous calm from the deeps of the placid ocean. He came up from his first plunge blowing like a grampus, with all his blood driven inward on a surprised and agitated heart.

Eventually his teeth ceased to chatter and he thawed out. They admitted, did the guileless Pointers, that some folks found the water cold, but they assured him it was very invigorating if you didn't stay in too long

"No fear," declared Slithers; "I was in about fifty seconds that trip, which is just fifty seconds longer than I shall stay in the next time

A spectacled person gave him much satisfactory information, later in the day, concerning the effect the Arctic current has on the waters of the North Atlantic

The cod fishing came next Was it to be had handy? demanded Slithers. The obliging landlord assured him that it was. He would speak to Hi Freeman

"Hi, he isn't a professional," explained the landlord. "He just goes out for the fun of the thing, but if I ask him I guess he will let you go along in his dory"

The negotiations were made and Slithers was told to be ready at six the next morning Now Slithers had vague ideas about deep sea fishing, but he thought a few stories of hauling in twenty pounders would add local color to his reminiscences

When the two men met for the first time they regarded each other with mutual disfavor. To Slithers this sun cured individual with his odorous clothes and slime-glazed sea-boots was distinctly offensive. Yet the arrangement had been made and he would stand by it

What Hi Freeman thought of the dapper person who arrayed himself for a codding trip in low cut patent leathers, polka-dot silk stockings, creased trousers of striped gray flannel and a scarf swathed straw hat can only be guessed at. However, a man who has had two years of sea fighting under Farragut, who has pushed his ship into frozen seas in daring quest of bone and blubber, who has wet his hundred thousand tons of salt on the Grand Banks, and who has settled down to an indefinite existence by the sea he loves so much, has small room in him for petty malice

And Slithers could fraternize with the most lowly. Why, he was accustomed to speak quite pleasantly even to the office boys and under clerks when he came down of a morning. So he unbent his dignity, laid aside his knowledge of his own worth, and prepared to hold friendly converse with this commoner of the sand dunes.

It was no brilliant success. Hi Freeman checked his advances with curt monosyllables, and was somewhat brusque in directing Slithers as to how he should dispose his well groomed person while the dory was getting under way

As they stood out over the bar at the river mouth, striking the grounding swells and the sea breeze, the boat went through evolutions which Slithers regarded as highly hazardous. But he noticed that Hi seemed undisturbed, so he made no comment. Slithers was busy weighing the sensation which comes to one who for the first time finds himself kept out of water of unguessed depth by a medium which seems ridiculously inadequate for the job

Hi's dory was by no means new, but it was more staunch than it appeared. It was true that long friction of oars had worn hollows in the oak gunwale between the thole pins, that the centre board well leaked somewhat in the seams, and that the mast groaned compliantly under the dingy spritsail which carried a rag full of the morning breeze. Still, Hi seemed untroubled. With fastened sheet and steering oar tucked under one arm, he achieved the feat of filling and lighting his pipe without coming into the wind

All unconsciously Slithers put on the cloak of silence which marks those who traffic much on the broad sea. It was an unusual thing for him. He reflected that the sorry-looking individual there in the stern might learn much to his general enlightenment if he would only show a disposition to listen So he was always glad to scatter his store of knowledge broadcast. But there is little satisfaction in talking to a person whose attention seems fixed on the far horizon, and who apparently does not know whether you are the head of a department or a mere clerk—and who doesn't care

As for Hi Freeman—well, Hi had other things to think of besides his passenger. In the first place, there was the business of bringing Knob Light to bear exactly between the tall pine on Bald Hill and Jim Souther's barn. This done, there remained but to tack and get the second can buoy in line with Joppa pavilion. When he reached a point on his course where all these conditions were rounded up he knew he was over the cod bank. Knowing this he came into the wind, let go his anchor, furled the spritsail and announced to Slithers that they had arrived.

The miracle of finding an exact spot about the dimensions of four city lots on an unbounded waste of blue-green water did not appeal to Slithers. The odor of the sun-baked clams in the bait basket did, however, and he was glad to pass it aft to Hi, who proceeded to rig the cod tackle

Hi's instructions were brief and to the point. "Here ye are," he said, as he handed over a cod line. "Jest let her run out till ye come to a knot I've tied an' ye'll have the right depth When ye git a bite, pull up. Keep a pullin' till he breaks water, and then swing him inboard sharp 'fore he gits away"

There was a modicum of excitement for Slithers over the first two or three silver bellied cod which Hi yanked from the bosom of the mysterious deep. He wished, however, they could be persuaded to lie still But they didn't; at least, not until they had splashed his gray flannels quite thoroughly He forgot it all for a moment when he felt a fish on his own hook He didn't intend to land it in his lap, but that was where it went, and before Hi could untangle the line from about Slithers' legs the immaculate passenger of the morning was somewhat soiled

"Them togs of your'n ain't exactly the thing fer cod fishing," remarked Hi, as he removed a six-pound fish from the excited embrace of Slithers

The next cod to fancy the bait on Slithers' hook was a big fellow who strongly objected to coming to the top. Slithers got him, however, but there were raw streaks on his palms where the heavy cod line had sawed into the flesh. The salt water added nothing to his comfort. So Slithers said he had enough. He would see if he couldn't shoot a gull. Hi watched with no approving look as Slithers produced a short-barreled, pearl-handled "44

"What do ye expect to do with a pistol like that down to the beach?" asked Hi

"Oh, I always carry my gun when I go out of the city," explained Slithers "There's no telling when a man's liable to need it in the country."

"Huh!" grunted Hi; "the only time I'd want a pistol was when I went fer the city Did ye ever shoot much?"

"Well, rather," answered Slithers with a knowing smile. "I was a member of a target club for three years. The boys used to think I was quite a shot."

"Huh!" said Hi

It was something like a quarter of an hour after this that Slithers spied what he took for a queer procession of gulls flying strangely close to the water about one hundred yards to starboard. He had stood up to get a better aim when Hi shouted sternly: "Don't you shoot that, you——"

But Hi was too late. Seeing no good reason for heeding this arbitrary command Slithers had sped a tentative bullet toward the queer object. That he had hit the mark was evident, for the thing, whatever it was, whipped back and forth in sudden fury Hi had dropped his tackle and was now standing in the stern of the dory watching intently He was calm eyed, but the lines about his mouth were hard.

"Well," he said quietly; "guess you've done it now, young feller."

"How's that? Wasn't it a gull?"

"Gull? No, it wa'n't a gull. It was what we used to call on the Banks a swingle tail, the name of the meanest and orneriest shark as ever come outer the North waters. That was his tail you saw

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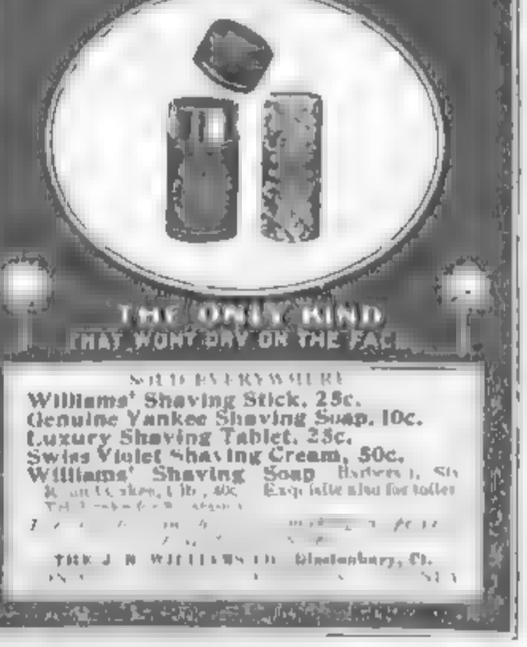

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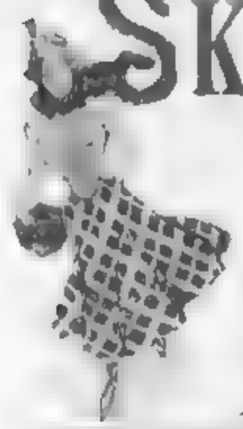

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and, by gum, you hit it. It was a pooty shot, but it's more'n likely to be yer last."

"Why, what do you mean? He can't get us as long as we stay in the boat, can he? Slithers was shaken; but still unconvinced.

"No, you're right about that, but there ain't nothin' sartin as to how long we'll stay in this here boat. That feller's tail's about nine feet long, and underneath the water he's got a body as long agin an' weighin' close on to a ton. If he takes a notion to slap us with that tail of his'n—by glory, but there he comes!"

Off over the bows something like a huge knife was cutting the water at a rate which sent a spurt of spray before it. It was making a circle toward the dory.

All at once there came upon Slithers the helplessness of his position and with it there arrived a queer feeling in the pit of his stomach. "I—I can't swim a stroke," he faltered.

"Wouldn't help ye a mite if ye could," answered Hi. "We're about five mile off shore. Besides, I doubt if that feller'd let ye swim much, anyway."

"But—but what are we to do?" This came from Slithers almost like a wail. "I don't want to drown here like a rat."

"No more do I, but I don't see no way out of this 'cept flyin', an' I ain't got no wings for one. Onless——" Here Hi seemed to clutch a straw of hope. "Young feller, kin yer shoot real straight with that pistol of yourn?"

"Well, fairly straight. As I told you, in the gallery I used to——"

"Never mind what ye did in the gal'ry. Kin ye shoot straight enough to hit that feller's tail just where it leaves the water?"

"I can try."

"That's the talk. Now wait till I cut her loose."

In two sure-footed jumps he reached the bow of the little craft and severed the anchor rope with one slash of his sheath knife. Two more jumps and he was back in the stern. Grabbing a long ash oar he fitted it into the scull hole. He might have posed for old Neptune himself as he stood there erect and alert, with a thin white forelock waving in the breeze and his grizzled whiskers tossed over his shoulder. There was grim purpose in his look and in the taut muscles of his forearms. Slithers saw it and caught the inspiration.

"Now then," said Hi speaking crisply, "I'll steddy her while you git yer gun on him and follow him around. Ye see, he's goin' in a circle now, but he's gittin' up speed fer a rush. I guess he means to slap us when he goes by to port. Brace yer feet well. Wait till ye git a fine bead on him, but don't wait too long."

Slithers was obeying orders now without question. Planting his soaked patent leathers firmly on the bottom of the dory he sighted the barrel of the heavy ".44" at the circling fin. A stone's throw astern the huge fish made the turn and came almost directly toward the boat.

Slithers was reasonably sure that the first shot went home, but he was not surprised to note that it stayed the rush of the shark not at all. It seemed an absurd thing to expect an ounce or so of lead to have any effect on that darting mass of slashing viciousness which was hurling the water aside in eager rage for vengeance.

He saw the red blood follow the second bullet, and for the third he dropped the muzzle a fraction of an inch. It was a fine shot.

With a mighty shiver the great pectoral flashed once in the air and then the big tail fell with a limp slap on the water. A second later the white belly of the thrasher showed on the surface. As the impetus of his rush took him past, Hi gave the oar a twist which slewed the dory to one side.

Now the lead carried by the cartridge of a .44 long" is an insignificant missile when compared with even a small-sized shark, but when it is planted in a vertebral joint it robs the most energetic swingletail of all power to harm. This was what had happened.

For several seconds the two men gazed stupidly at the great carcass which a moment before had threatened to end all things for them. Then there ensued for Slithers a blank. For a brief period there were dizziness and other sensations which he had no heart to analyze. More thoroughly to enjoy them he slumped on his knees among the cod, his chin resting on the gunwale. He was wondering uncertainly how long he had been there when he felt some one shaking him. Looking up he saw Hi and heard him saying: "Git up; yer gittin' yer pants all wet."

He allowed himself to be helped to the seat and dully watched Hi wiping the water from the revolver which he had fished out of the dory bilge.

They were half way back to the bar before Hi spoke again. "Say, I wouldn't tell no one about this here little affair of ours, ef I was you. Some folks they hold that sharks are peaceable critters an' don't attackt no one. Of course we know what we've seen, but they wouldn't believe it."

"All right," said Slithers. "I suppose they wouldn't."

Again when they landed Hi seemed to have a mental struggle which ended in speech. "I'm mighty sorry 'bout yer spoilin' them clothes, but——" here came a hitch. "Say, Mr. Slithers, that was a derned fine shot ye made, derned fine; and I want ter say right here, bein' as how I misjedged ye so much in the fust place, that there's a blamed sight more to ye than shows on the outside."

It was not the kind of compliment Slithers might have appreciated once, but just then he put its value high.

"Thank you, Mr. Fireman; but I was pretty badly scared."

"Bet ye wa'n't a mite more scart than I was," answered Hi; and right there began a friendship which lasted through the days and evenings of three weeks on end.

It was curious, the effect this meeting with a swingletail had on Slithers. It became the starting point of a mental process which ended in the revision of certain views held by him. When Slithers went back to his department he carried from Joppa Point, in addition to an impolite appetite, the knowledge that there are others who "count" besides those "in the trade." All of which made him more useful to the firm and much less of a nuisance to his friends. So a stray swingletail, as you see, may have its mission.

He might have posed for old Neptune himself as he stood there erect and alert

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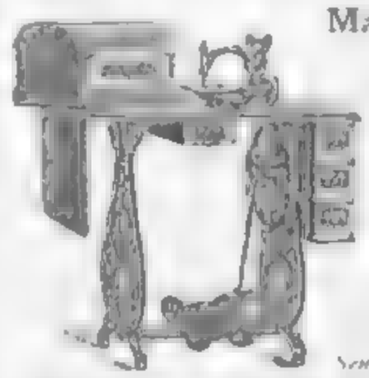

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Odd Adventures in Queer Callings

Strange Cases of a Detective. *By* a Former Inspector

IN MY experience as an Inspector of the detective force I have been consulted frequently, both officially and confidentially, to save men from temptation—to guard them from evil associations. In many of these cases suspicion has fallen upon innocent men, and I have often been able to set matters right. Here is a case in hand

The managing partner of a large firm came to me one day and said that his house had been robbed of many thousand dollars. He believed that a young man, whom we will call Smith, was the thief, and he asked me to take the matter in charge. After a few days of investigation I fixed upon the man who had committed the crime and sent for the manager

"Well," said he "you found I was right, didn't you?"

"No," I returned "It wasn't Smith. It was Brown

"Brown? You have made a terrible mistake We haven't a man in the house more to be trusted than Brown. I'd stake my reputation on Brown"

"All right," I added. "You send Brown up to me this afternoon and I'll have a talk with him"

Now it is an impossibility for a man who is indiscreet in his manner of living to hide his indiscretions for any prolonged length of time. Sooner or later, in one way or another, he will show some sign of irregularity. Then, too, when you have learned that a man is living beyond his means; is associating with men who are spending more money than he can afford to, and is indulging in extravagances, you may safely supply many facts of which you are really ignorant It was so in this case. With the scanty evidence I had gathered I was able within half an hour to secure a complete confession from Brown, wholly exonerating his fellow-clerk When I sent for the manager again he would hardly credit the evidence

The Three Roads to Wrongdoing

The three principal causes that lead young men into crime are gambling, infatuation for a woman, and drink. Gambling as a rule results more from a desire to retrieve losses caused by indiscretions than from a passion for excitement. There are few things that a man, young or old, will not venture for the woman he loves, and frequently these things bring about his downfall. I have found that drink follows rather than inspires these follies. It numbs the conscience, gives courage to a faltering spirit, and adds tone to shattered nerves. I mean the kind of drinking that lands a man in State prison, not that which sets him adrift, a [illegible] wanderer—a tattered tramp or a Bowery lodger

Once I was called in to ferret out the thief in a large mercantile establishment. No one in particular was suspected. After a few weeks I discovered that the culprit was one of the steadiest, hardest working and apparently most trustworthy young men in the house. He was frugal, sober and ambitious. His salary was less than twenty dollars a week, and he was in love with a girl who required an income of eight or ten thousand dollars a year to maintain her in the style she was accustomed to. He had stolen from $100 to $200 worth of goods a week and was using the proceeds to furnish a suitable home for her. After I had laid the evidence before the proprietor of the store he declined to prosecute

"I'll pay the money out of my own pocket," he said, "rather than send that boy to prison. I'll give him another chance"

He did so, and I am glad to say the young man deserved it

Before I became an Inspector it was not generally credited by detectives that men could be made to convict themselves through their own voluntary confessions. Nothing is simpler You send for a man. He comes to you promptly He is guilty, and he fears that you know as much as he does. He expects an accusation You talk to him about other things—about everything, in fact, save the one thing that he has in mind Then in the course of time his guilty thoughts will seek some expression, and his story is yours.

There is one peculiarity about men that I have learned: No man can repeat a statement of any considerable length without changing the language in some way, provided he is telling the truth. If he is lying, however, he is letter-perfect in his part, like an actor. There is another point which lends me up to a case I once had charge of No man ever signs his name twice precisely alike. There is always some trifling change in the signature that the magnifying glass will show Of course it will bear all the evidences of the author's style, but it will not be an exact duplicate

A Campaign Forgery Detected

During a political campaign an amiable and wealthy gentleman found it expedient to give out [illegible] of personal checks for political services. One of these pieces of paper came into the hands of an expert forger, who made more than sixty fraudulent checks for amounts ranging from ten to one hundred dollars and received cash from them all without detection. When settling up day came the old man found his bank account drawn very close to the limit. He declined to pay the checks he had not signed and the matter came to me

"You pick out the checks that you really signed," I said

Within a short time I found the check which the forger had used to obtain the fraudulent signature. This check was my clew. It did not take me long to discover who received the paper first Indeed, I learned a good deal more about this man and his transactions than he imagined I knew, but I did not know the name of the man who had cashed the check I sent for the man who first got the check and questioned him closely. I made him tell his story over twice, and I knew, when he had finished, that he had told me the truth

"Now," said I, "I want to know the name of the man who cashed that check"

"It's none of your business."

"All right," I said. "That check is the basis for sixty-one forgeries, and if you don't tell me the name of the man who cashed it you will have to stand for them yourself"

He told me, and within two days the forger and two accomplices were in the station house

In many cases, especially where wrongdoing is the result of and is encouraged by strong temptation, reformation is not impossible. I have never liked to humiliate a man before his fellows by accusing him of misdeeds which may not be repeated. It has been my rule to advise his employer to reason with him in privacy, or if he has come to me I have laid before him the results of his folly as strongly as I could paint them. If a man has not gone too far on his downward career this course is productive of good. The man who steals under strong provocation, and for the first time, is like most men who commit murder Ninety-nine times out of a hundred a murder is not premeditated. A man carries a pistol. It is the most foolish thing in the world to carry a pistol. I never carried one in my life. I would rather be whipped than shoot a man A man carries a pistol. Something happens to arouse his rage or his fear and he draws the weapon. Instinct leads him to point it at some one, and excitement causes him to press the trigger. An instant later he would give his life to recall that shot

The Inspector as Domestic Arbiter

I have played odd parts in settling family disputes. I remember a singular case that happened several years ago. One afternoon there came into my office at police headquarters two lawyers and an old man. The lawyers were among the most prominent at the bar, but the old man I had never seen before. One of the attorneys acting as spokesman, told the following story:

"We have a client, a wealthy gentleman, an American to the backbone, who has no love for foreign customs or foreign noblemen. He has a beautiful daughter who returned last year from a long trip abroad. During her absence she met a young man who claimed to be a nobleman. She is a high spirited young woman. Her mother is dead. When she brought back to her father's home as a suitor this young foreigner, of whom he knew nothing personally, he naturally objected. One night the young man called and met the father instead of the daughter

"'You have come here, sir,' said the old man, 'without my leave and against my will. I don't know who you are, but I do know that you shall not marry my daughter, and I want you to leave this house at once and never to come back again'

The young man took from his pocket a parchment document which he threw on the table and said, 'This will tell you, sir, who I am and what I am'

"Then he left the house The father turned this paper over to us, and we found that it was a patent of nobility, written in Monkish Latin, and dating back to the time of the Crusades. It came from Jerusalem We took the paper and made a careful investigation through the aid of the Catholic church, and it turned out to be authentic Knowing that a search thus conducted might not convince every one, we secured the cooperation of James G. Blaine, Secretary of State, and through his consular service he also confirmed the authenticity of the title Now, we have found signs of an erasure in the surname of the nobleman on the document, and we want you to clear up the matter."

That is the way the case came to me. The paper was all right. There was no question about that. The only question concerned the young man

Well gentlemen," I said, "what can I do for you?

"The young man is coming to our client's house this evening and we want you to be there

Of what use can I be there?" I asked "I do not care to intrude upon a family gathering upon the invitation of the host's [illegible]

Then the old man, who had hitherto kept quiet, spoke up

"I am the young woman's father," he said, "and I would take it as a personal favor if you could be present.'

"But what can I do? Do you want me to arrest the young man? Are you afraid to meet him? If you want him arrested, that is easily enough arranged; it is felony for a man to marry or attempt to marry in an assumed character. Now, if you want this man arrested, let me advise you to go up and see Judge X and state your case. Apply for a warrant charging him with attempting to commit a felony, according to your knowledge and belief. Then bring the paper to me. I will go to the house.' If it seems wise we will serve the warrant, otherwise you can return it to-morrow and it will be destroyed."

What the Detective Saw in the Mirror

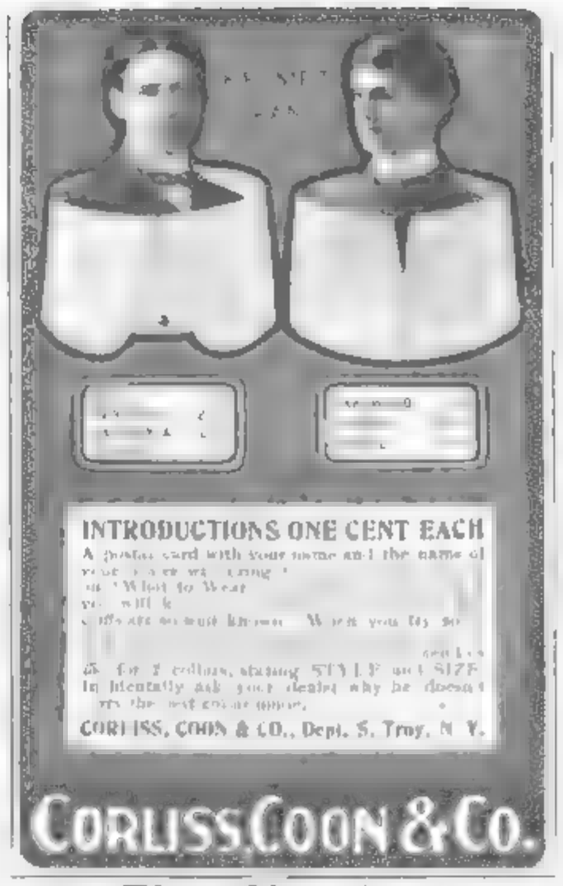
At eight o'clock that evening I was in the old gentleman's house. I had a man with me. We were received in the parlor and taken into the dining-room. We passed through two doors that slid together as noiselessly as if they were shadows. The old man greeted us warmly, gave us seats, and disappeared through a side door, also noiseless in its movements, which led into the hall I am naturally a suspicious man—perhaps my business has made me more so—and those doors interested me [illegible] I sat down, I faced my companion and looked into a large mirror that commanded a view of the sliding doors behind my back Then we began to talk about the weather, politics and the crops, the condition of trade, the state of the money market, and almost everything not connected with the case that had brought us there I could see the doors in the mirror, but the man who was with me could see neither the looking glass nor the doors, and while we were talking I saw the doors open, not wide, just a fraction of an inch. I saw them but I did not hear them, and behind them I caught a gleam of a white dress. Then the doors closed, as quietly as they had opened, and I went on talking

We passed the time this way from eight until ten o'clock. The young man, who was expected, had apparently not arrived, or if so I had not been sent for, and I was beginning to lose my temper, when I decided to do a little investigating on my own account. So I stepped into the hall and heard voices from the floor above. The conference was still in progress. A few minutes later the two lawyers, the father, and a fourth man came into the room

"It's all over," said the lawyer.

"What's all over?"

Editor's Note—This is the third paper in the series of Odd Adventures in Queer Callings Other papers will follow in early numbers



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"The young man's been here, and has gone away. He resented our charges indignantly, and the worst of it is the girl still believes in him."

"Yes," said the father, "and that's the worst of it all."

"So, gentlemen," said I, "I think you have made a grave mistake. You told him in five minutes what it took you seven months to learn, and if he is a scoundrel you have put him in a position to protect and defend himself."

"You are not going?" said the father.

"Why not?" I asked. "What can I do? You have taken it out of my hands."

"You must see my daughter before you leave the house."

"Yes," put in the fourth man, who was the girl's uncle, "you certainly must meet my niece. That is the least you can do. She is infatuated with this man, and we rely upon your advice to bring her to her senses."

The lawyers added their request, and much against my desire I was led upstairs into the room where the conference had taken place. I stood on one side of the long library table, facing the door. Presently the girl was brought in and introduced by her uncle, who immediately left the room. She was certainly a beautiful young woman.

A Confidant of Love's Secrets

"Well, sir?" she said.

"You have me at a disadvantage," I replied. "I did not seek this interview, but if you were in my house I should ask you to be seated."

"Will you sit down, sir?" she returned. She evidently knew what I was there for and she was prepared for a contest.

"This is not the first time I met you this evening," I said. "I saw you open the sliding doors downstairs. You looked through to see what sort of a man I was. You had an idea that I had come here to arrest somebody or throw somebody out of the house. Now let me tell you that you were never more mistaken in your life."

In a few minutes I had convinced her that I was her friend, and before midnight she had told me her story. I learned that there had been a civil marriage performed some days previous. She intended to leave her home and go with him to Europe. We spent the next two hours considering ways and means, and when I left her in the early morning it was with an appointment to meet her the evening of the same day in her home at seven o'clock. When I went downstairs I found the lawyers, the uncle and the father very much disturbed. I told the latter that I was to meet his daughter that evening at seven and wanted to see him a couple of hours later.

After talking with the young woman that evening I met her father and told him the whole story, ending it by advising him to hunt up his son-in-law and see that he and his daughter were married by a clergyman at the earliest possible opportunity. After a more or less heated discussion he consented and my plan was carried out.

"You must send a man from your office over to Europe with them," said the father to me just before they sailed. "I know that brute will abuse her. I know it. Her life will not be safe in his hands. I want a detective in their home so that if any trouble comes up she may be protected."

"That's impossible!" I replied. "Your daughter has a maid? Well, see the maid and arrange with her to keep you informed of what goes on. This is not a case for a detective bureau."

Nearly two years passed before I heard from the father and the young couple again. The circumstance had passed entirely out of my mind, when one night I ran across the father.

"Well?" said I.

"Inspector," he exclaimed, "I'm a gray-haired old fool. My daughter is one of the happiest women in the world. Her husband is one of the finest men in Europe. He's all right, and I'm the grandfather of the greatest baby boy you ever saw. They are over here now. I never can thank you enough."

When Expert Testimony Was Wrong

One of the most dangerous things, in my judgment—based on an experience of more than a quarter of a century—is to trust wholly in the testimony of handwriting experts. It should be well corroborated by other circumstances, as has been illustrated in many cases that came under my notice. One of them was brought to me by a well-known Judge. He was an up-State man, honest and kind-hearted. When one of the public stores was robbed of six cases of valuable goods, taken out on a forged order, I was called in. Among the goods were two trunks filled with costumes belonging to a German prima donna who was to appear the coming week in German opera. These costumes could not be replaced at short notice, and the singer was in despair. I called at the custom house and had a consultation with the Collector.

"We want your help, Inspector," said the Judge. "We think that we are on the track of the thief. Our experts have the forged order, and we are comparing it with the writing of one of our clerks."

"What do you know about this clerk?" I asked.

"Nothing, except that I am told that he has been living beyond his means."

"All right," I said. "You go on with your inquiry and I'll go ahead with mine. I pledge you that we will not conflict. I shall do nothing to embarrass your investigation."

I went back to the office and began a search, the result of which led, within twenty-four hours, to the arrest of the man who had forged the order, his two accessories, and the carman who had hauled the goods to where they were stored in a stable, in the outskirts of Jersey City. At daylight the next morning I recovered all the stolen property and had it safe in my office before the city was awake. Meantime I had three of the men sent to police court and remanded as suspicious characters for further examination.

A Collector, an Inspector and a Prima Donna

About four o'clock that afternoon I called up the Collector's office.

"Who are you?" asked the clerk.

"Please ask the Collector to come to the 'phone. The Inspector wants to speak to him."

A moment later the Collector called me up and arranged to stop in my office on his way uptown.

"How are you getting along?" I asked after he had sat down.

"First rate," he replied. "We are on the right track. Our experts agree that the man I spoke to you about forged the order. There can't be any mistake about it. We are going to apply to a United States Commissioner for a warrant for his arrest to-morrow."

"Do you believe in expert testimony?" I asked.

"Yes, if it is properly corroborated."

"What corroboration have you got?"

"None, personally, but I am told that the young man has been living a fast life."

"What would you say, Mr. Collector, if I told you that the young man is as innocent as you are; that I have the man who forged the order locked up downstairs with two of his accomplices; and furthermore, that the goods are in the building, unopened?"

"You don't mean it?" cried the Judge, pacing up and down the room. "You don't mean it? I am glad to hear it. Indeed I am."

The Judge was genuinely pleased. No one could have been more distressed than he had an innocent man been accused of the crime, and that surely would have been the case had he been led by the opinions of his experts.

I had already sent for the opera singer, and she came in soon afterward and found that her costumes had not been touched. The other goods were promptly returned and the guilty men sent to State prison for a long term of years.

Not in Siberian Prisons

MR. WILLIAM LE QUEUX has just gone to Italy for the winter, and many have wondered why he has not taken the projected trip through the penal settlements of Siberia, that was to yield such interesting "copy."

Armed with a pass, under the personal hand of the Czar, he was to have visited the prisons freely, and at any hour of the day or night. This remarkable privilege is said to have been granted as an appreciation of the writing of one of his books. One wonders if it could have been the Strange Tales of a Nihilist.

The reason for his resting in sunny Italy instead of exploring cold prisons in Siberia is that he has been quite ill, and threatened with serious results, although the fact was kept from the public. That he is now rapidly recovering will be pleasant news for his friends.

We Are Called a

Nation of Dyspeptics

And it's all on account of the food we eat, or rather the starchy, indigestible matter we eat and the "food" we don't eat. "Food" is something that strengthens, upbuilds and enriches the human system; the **BEST** food is that which does this most. Those who have tried

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Tales of the Banker

(Concluded from Page 3)

where such items are numbered by thousands daily, involves in the larger banks enormous responsibilities. The department is therefore one of the most important in the clerical division. It is the duty of the chief of the department to assort the items and to indicate, for reasons of economy and safety, where each item must be sent. They are carefully registered in separate books according to destination, indorsed, a letter of transmittal written, inclosures carefully checked with the letter, and then delivered to the outgoing mail department. It is also the duty of the chief of the department to see that correspondent banks promptly acknowledge the receipt and advise payment or nonpayment of each item, and when returns are not promptly received it is his duty, without delay, to forward an inquiry, or "tracer." The proof of the work in this department is obtained daily by comparing the totals of the various registers with the amount charged to the department and shown on the general books. A fair idea of the immense amount of labor involved and of the loss to the bank in postage and stationery, as well as in the use of money tied up in handling this business, may be obtained when it is explained that it is often necessary to repeat several times the operation of registering, tracing, and doing all the work necessary in the first instance before final payment of an item is received—for example, in the case of a city bank sending a check to an interior bank for collection and returns. The check is paid, and the collecting bank, after deducting its charges for exchange, remits a draft on its correspondent in some near-by city in payment, thus necessitating the repeating of the "collecting" operation.

The Clearing House and its Value

As an incident to the completion of this review of mere details, I wish to touch briefly upon a necessary part of it, the Clearing House System, reserving for a separate paper a more extended account of its history, value and uses. It is one of the most interesting and unique features of present-day banking. As a device for saving labor and expediting the transaction of business it is perfect. It may be concisely described as a place for effecting, according to established rules, the exchanges of checks, and for the settlement of balances incident thereto. Each member of the association, through its authorized representatives, meets at a given time and place, under the supervision of a manager, the representatives of all other members, and delivers to them the checks it has on each, receiving from the other members the checks they have on it. The totals are cast up, and, when a balance is struck, each bank either pays into the clearing house or receives from it the amount that may be due, according to whether the aggregate amount of checks held by the other members against it is greater or less than the total amount of checks it holds on all other members. This simple process dispenses with the necessity of a bank's presenting to all other banks in the city, over their counters, each day, for payment in actual coin or currency, a multitude of checks; and also the necessity of paying out to every other bank in actual coin or currency the amount of checks they may have on it. The exchange is thus quickly effected and with the least possible handling of actual money. To give a correct idea of the operations of the department in the bank for preparing and handling the items sent to and received from the clearing house, it should be considered as really two separate departments: one for handling the outgoing checks—that is, the checks on other banks—and one for handling the incoming checks, or items that other banks have on it.

All checks and items on members of the Clearing House Association, or on banks that clear through such members, received from customers over the counter or from correspondents by mail or otherwise, are sent from the various departments of the bank to the "out-clearings," where they are assorted against the different members, listed, footed and proved, a separate list being made for each member of the association. At the appointed hour the clearing house meeting is held, and the checks are delivered to the manager of the clearing house and in turn to the representatives of the various banks present to receive them. Their totals are cast up and in like manner the totals of all of the other members are made up, and a balance is struck, each bank receiving or paying in according to the amount that may be due. The manager acts as receiver and disburser. The "debits" and the "credits" in the aggregate must always be equal—that is to say, when the debtor banks have paid in to the manager of the clearing house what they owe, there must necessarily always be an amount exactly sufficient to settle the balances due to creditor banks. The debit balances, as determined at the time of clearing, must, under penalty of heavy fines, be paid in to the manager within a stipulated time in gold coin or in currency, assorted and put up in packages in accordance with the rules of the association. In case there are errors in listing or in footing checks, such differences are subsequently adjusted by the banks between themselves by means of their cashiers' checks.

Checking Up Clearing House Lists

As soon as the checks from other banks are received from the clearing house they are carefully "called back"—that is, checked with the accompanying list for the purpose of determining whether or not every item listed is received, and whether any checks on other banks have by mistake been misassorted and listed in error. The lists being thus proved, the checks are assorted and relisted according to the subdivisions of the various ledgers in the accounting department to which they are sent. This list is cross-footed—that is, the horizontal footings prove with the totals of the other banks and the vertical footings prove with the totals of each ledger keeper. The checks, before reaching the ledger keepers, are passed through the hands of a signature expert who passes upon the correctness or genuineness of the signatures, and thence to another expert who carefully examines the regularity and sufficiency of all indorsements. If either the signature or the indorsement is not correct, the check is at once "thrown out" and returned to the clearing bank for guarantee of such defect or for redemption. If the defect is merely one of a technical kind in the indorsement, which may be cured by guarantee, and if the account is good for the amount at the time, and there is any doubt that it may not be good after such defect has been cured, it is customary to certify the check at once—that is, to charge it up against the account of the depositor before returning it to the clearing house, thus insuring the satisfaction of it. Except in such instances, checks which are returned for signature or indorsement never reach the ledger keepers for entry, but after items have passed the scrutiny of the signature and indorsement experts they are passed along to the ledger keepers and promptly entered. If an item is found to be not good, or that payment has been stopped, it is the ledger keeper's duty to discover this fact immediately, and to reject and return the check. It may well be imagined that all of this routine requires the most rapid, careful and accurate work, because the time in which an item may be refused and returned to the clearing house for any purpose is limited, and if not so returned according to the rule within the time limit it must be paid whether good or not.

The clearing bank is not obliged to redeem items after the hour for returning them has expired.

With the operations at the clearing house largely ends the work of the mere clerical department of a bank. The important duties of an executive character attaching to the position, having to do with the making of loans, financing of great undertakings, ascertaining of credits, and all those elements which make the distinctive policy of an institution, cannot properly be discharged without having in the first instance provided for the more mechanical features which appertain to every bank which assumes proportions that make for it a recognized place in the financial world.

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The madder plant is now cultivated on a great scale in France, Holland and Turkey for the sake of the beautiful pigments—rose-madder, brown-madder, carmine-madder and others—obtained from it. Other pigments of vegetable origin are gamboge, from the gum of a tree that grows in Ceylon, and Indian-lake, from the resin of another kind of tree native to Bengal and Siam.

Various beautiful colors are of animal origin—for example, Indian-yellow, which is derived from the camel. Sepia is the inky secretion of the cuttlefish, carmine is derived from the cochineal insect, Prussian-blue is obtained from horses' hoofs, and ivory-black is made by burning ivory chips.

Earths of different kinds are the sources of some of the colors most valuable to artists. Vandyke-brown is an earth from Cassel, in Germany. Brown-ochre and yellow-ochre are earths colored with a salt of iron. From the neighborhood of Sienna, in Italy, comes a transparent yellow-ochre which is called raw sienna, and when it has been subjected to the action of fire it takes the name of burnt sienna. Raw umber likewise is an earth from Umbria, in Italy, with a little oxide of manganese added, and when it has been burnt it becomes burnt umber.

Nearly all of the other important pigments are products of the chemical laboratory. The brilliant scarlet is obtained by mixing iodine with mercury; smalt is ground blue glass colored with oxide of cobalt; Indian-red is chiefly composed of sesquioxide of iron, but is very successfully imitated, and vermilion is derived from cinnabar, the ore of mercury. However, most of the vermilion used at the present time is obtained by heating a mixture of mercury, sulphur, potash and water.

King's yellow, composed of sulphur and arsenic, is a successful counterfeit of the famous "auripigmentum" of the ancients, which was a sulphide of arsenic, and is otherwise known as orpiment. Similarly, the costly and much prized ultramarine of olden times, which was derived from the precious lapis lazuli, has found a satisfactory and much less expensive substitute.

Lampblack is soot. Flake-white is carbonate of lead, and Chinese white is oxide of zinc. India ink has for its basis lampblack, which is sifted to an impalpable powder and mixed to a soft paste with fine glue and a little oil. The mixture is compressed in cylindrical moulds, and the bars thus made are coated with white wax, a trifle of musk or camphor being added to give the odor peculiar to the best quality of India ink.

The Music of Electricity

Musical contrivances operated by electricity are so numerous as to compose a not inconsiderable class of inventions at the Patent Office in Washington, but there is one device in the recently patented list which is entirely unique. It employs, literally, electric sounds, comprising a scale of notes, in the production of melodious effects.

Most people have had opportunities of noticing the peculiar humming noise emitted by a dynamo, and the same phenomenon may be observed in the case of an arc light, if one is near enough to hear it buzz. The sound is produced by the rapid making and breaking of the electric circuit, and the pitch is determined by the rapidity with which the makes and breaks occur. The more rapid they are, the higher the note. Thus it is easy to imagine that a musical scale might be formed with a number of dynamos so operated that the makes and breaks should be at an appropriate series of differing rates, the principle involved being the same as that which would govern a series of tuning forks.

On this principle, in fact, the contrivance described is based. The inventor employs an electric current, with a magnet and a making-and-breaking device in the same circuit with a key. The making-and-breaking device is driven by a motor, and the note produced depends for its pitch upon the rate of speed. There are, however, a number of magnets, and the other parts of the apparatus are multiplied in such a manner that there shall be a series of pitches, or notes, with as many circuits, one motor serving to actuate the whole affair, with the help of speed gearings properly adjusted. There is a corresponding number of keys, composing a keyboard, and the performer plays on these as he would upon the keyboard of a piano.

The music of this remarkable instrument is said to be most agreeable to the ear, the harsher components of the notes produced being "damped out" by an ingenious supplementary device.

Mother Sims

(*Concluded from Page 11*)

"Don't, pray don't—weep!" the professor exclaimed. "It isn't the most serious catastrophe in life—you can try again."

"Try again! And to think I haven't been to a dance in a month!"

"I am afraid that the scholar's life is not exactly suited to you," Professor Stourbridge remarked gently.

"What *is* suited?" she asked hopefully.

"Why, why," he stammered, "I should say *applied* social science, you know—the—the exalted profession of——"

"What?" she demanded with innocent interest.

"Why, of—of—marriage," he ended with a blush.

"You think *that* is what the new girl wants?" the Fellow retorted disdainfully. "What becomes of her ambitions, her yearnings, her dreams——"

"She can manage a husband. It is always greater to rule than to work for one's self," he said triumphantly. "Let the husband yearn and strive—it's so much nicer."

They discussed the point very thoroughly, and the professor of Romance, with a happy smile of conquest, was about to take the dimpled hand that rested on his desk, when the Fellow glanced at him shrewdly, withdrawing the hand.

"You are very persuasive, Professor Stourbridge."

"The heart is an earnest advocate."

"I didn't know it was a *personal* question," the Fellow replied with a smile.

"Let us make it one!" was the ardent response.

"For I guess I'll go out to Porto Rico with Mr. Waldoon—he's had a fine position offered him, you know. We were waiting to get our degrees."

"I shouldn't wait," the professor of Romance replied stiffly, "for you might be too old before——"

"You have convinced me," she interrupted sweetly, "that learning is merely incidental. There's Mr. Waldoon in the hall waiting for me—let me call him in and tell him what you have done."

While the professor was expressing in modified terms his congratulations to the famous half-back, the office door opened and Mother Sims ran across the floor. In her agitation she failed to notice the people in the room and grasped the professor's arm.

"They've come together, dear Emerson, Landor—they've come together, this morning just while I was talking to you, and they're coming upstairs now to tell you."

Miss Butts' cheery voice broke in from the door:

"It's all right, Prof. I don't mind the flunk in French. I know all the parleyvous I'll ever need."

"You'll see that he gets that place," Mother Sims whispered, "and I am going to keep house for them."

"You should ask Mrs. Sims to take you in, too," the Fellow remarked sweetly to Professor Stourbridge. "She's got her degree in *applied* social science. It will be so nice to think of you enjoying the comforts of a well-ordered home."

"Just so!" Mother Sims beamed. "Think of sitting down to breakfast with Landor!"

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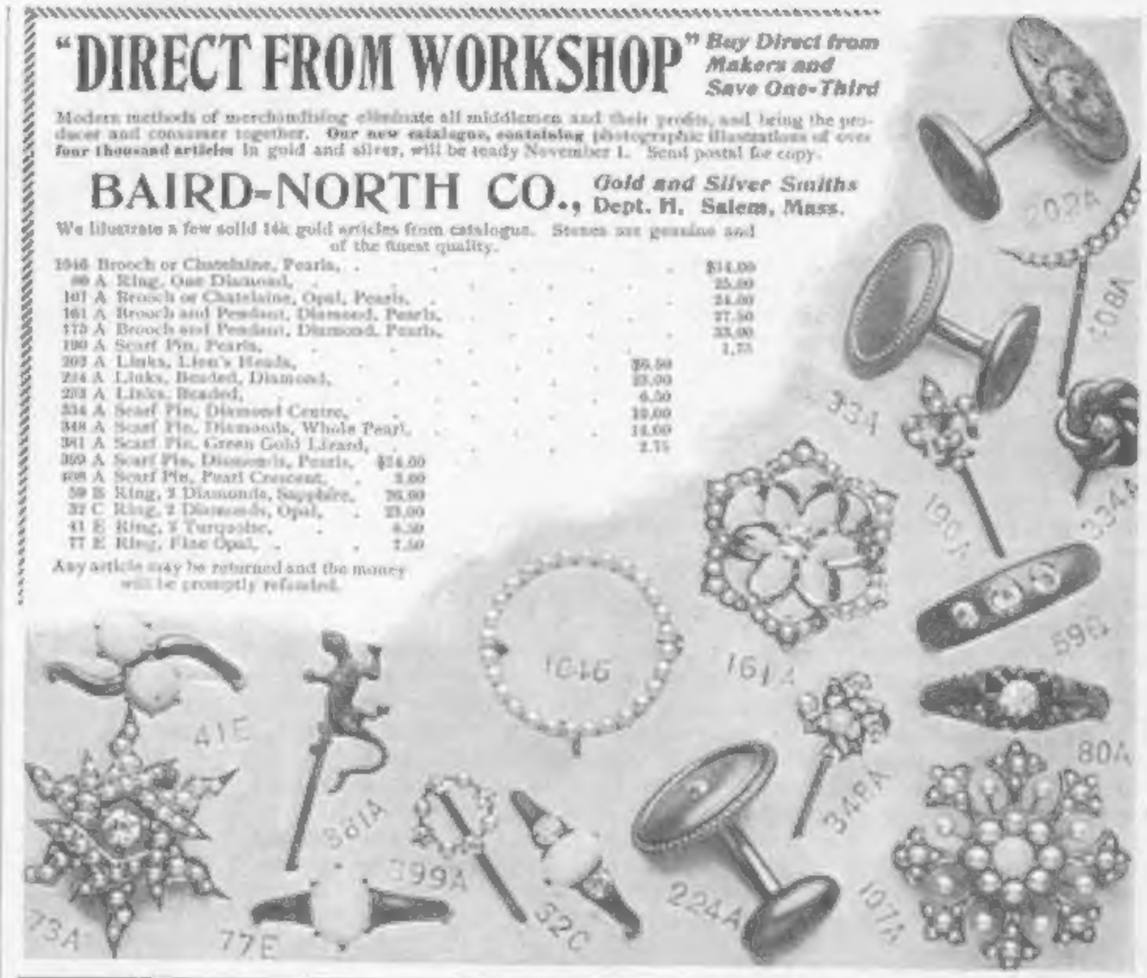

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Literary Folk—Their Ways *and* Their Work

The Strenuous Life

Readers of Mr. Roosevelt's Strenuous Life—if they are happy enough to be readers of Dickens also—will be reminded of Captain Swosser's injunction, so reverently quoted by Mrs. Bayham Badger: "When you make pitch hot, you cannot make it too hot, and when you swab a plank, you should swab it as if Davy Jones were after you." In fact, we feel at every page as though we were swabbing planks with all our might and main, and yet not swabbing hard enough to satisfy our author. To most of us it seems barely worth while to urge Americans so keenly to be up and doing. We are always up, and we never stop doing till we die. That slothful ease, that dead level of tranquillity, that love of "mere enjoyment" which Mr. Roosevelt so bitterly apprehends, are not national characteristics. Strenuous! Why, the average American wastes more vital force in putting on his boots than would carry a less nervous organism through a day's work. Our tendency is not to doze but to shout, and we don't need all this encouragement to shout a little louder. As for "mere enjoyment"—which is not so easy to come by—we are the last people on earth who can be accused of cultivating it too assiduously. The nation, as a nation, has yet to learn its exquisite and elusive possibilities.

There are thirteen essays and addresses in Mr. Roosevelt's volume, but they hardly require separate titles, being all variations of one central theme which is set forth distinctly in the first paper. There is a vast deal said in all of them about our "great, fighting, masterful virtues," and "the strong man with sword girt on thigh"—a type of sentence dear to the author's soul. There are also—as might be expected—frequent allusions to Santiago and Manila, and the word glorious is repeated so often that it well-nigh loses its significance. "The glory of Manila, the honor of Santiago"—of such exultant phraseology we have our fill in the first dozen pages, and could afford to spare it in the rest. Never were the praises of war more jubilantly sung, though in somewhat haphazard strain. Nelson at Trafalgar, Dewey at Manila, are twins of fame in Mr. Roosevelt's eyes. He couples their names and their achievements together with startling and confident alacrity.

The Strenuous Life is a robust, cheerful and straightforward book. There is no mistaking the author's attitude. He is perfectly explicit, and he is untroubled by doubt or misgiving. Our strife is righteous strife; our ways are righteous ways. He sees America, "the helmeted queen among nations," "bringing order out of chaos in the great fair tropic islands," and he sees nothing else, nothing that might mar his absolute and enviable satisfaction. He has abundant scorn for those to whom the shadows are visible, and he has abundant advice for all men, even for all boys. Not that this latter counsel matters much. There is something in the nature of a boy which renders him impervious to admonition. He is unmoved by tomes of it. He is not even provoked, like a girl, into rushing to the opposite extreme. He recognizes the authority of the Olympians—when they have authority—because practical experience has shown him it cannot safely be ignored; but the opinion of another boy, an ordinary apple-eating creature like himself, carries more weight than the adult wisdom of the world. Even when he punches the other boy's head it is for some eminently unsatisfactory reason, and not to gratify the Americanism of America.

—*Agnes Repplier.*

A Successor to Blackmore

ONE of the men whom people in England believe in most strongly at the moment is Mr. Eden Phillpotts. There is always a period in a man's literary career when it is a difficult thing to say whether he has really "arrived" or not. Many critics, some of them the severest, think that Sons of the Morning, his latest book, has placed Mr. Phillpotts in the front rank, and that a successor to Blackmore has been found as a chronicler of the stories of the Devonshire moors. Any one, however, who has been in the West country and seen the pilgrim bands from both England and America who tramp daily up the lovely valley of Badgeworthy Water to visit the legendary home of the Doones may well believe that it will be a long time before Exmoor, in a literary sense, will mean anything but Lorna Doone.

Mr. Phillpotts was first heard of as one of the band of young men who were helping Mr. Robert Barr and Mr. Jerome K. Jerome bring out the Idler magazine. That was a real "literary group," such as London has not seen now for some years. Another member, who forged ahead faster than Mr. Phillpotts, was Mr. I. Zangwill.

Before this time Mr. Phillpotts had been tied to a desk in an insurance office, chafing at the restraint and at the dull work, and aspiring by turns to literature and the stage. He started play-writing, and Mr. G. B. Burgin, who was present, tells of the rehearsals for the first little piece being held in the cellar of the insurance company's building. Bread and butter and bad tea were supplied by the janitor, who, to the despair of author and actor, refused to let a muscle of his face move at a single one of the jokes.

Later, Mr. Phillpotts and Mr. Burgin wrote a three-act comedy, and this was to be produced at a trial matinée. It was arranged, curiously enough, to take place on Mr. Burgin's wedding day, and Mr. Burgin could not go to the theatre. He says that the following day he got a note from a friend congratulating him on not assisting at two tragedies at once, and adding that it was the act of a coward to make a frivolous excuse like a wedding a reason for not witnessing the tortures he had inflicted on others.

Mr. Phillpotts studied acting for a time, but decided that he had no talent for it and soon gave it up. He kept on writing stories, though, and anything else he could put his hand to, until he finally cut himself loose from the insurance office. Since then his road has been a gradual but ever rising one toward success.

The New Books of the Week

Along French By-Ways: Clifton Johnson	The Macmillan Company.
Uncanonized: Margaret Horton Potter	A. C. McClurg & Co.
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